

CONSUMERS UNION *reports*

JUNE 1938



MECHANICAL REFRIGERATORS

Test results and ratings

FOOD & DRUG BILL

A crisis for consumers

Prepared DOG FOODS

Don't rely on them alone

Cleansing TISSUES

Rated for price & quality

Canned GOODS Rated

Mixed fruits & string beans

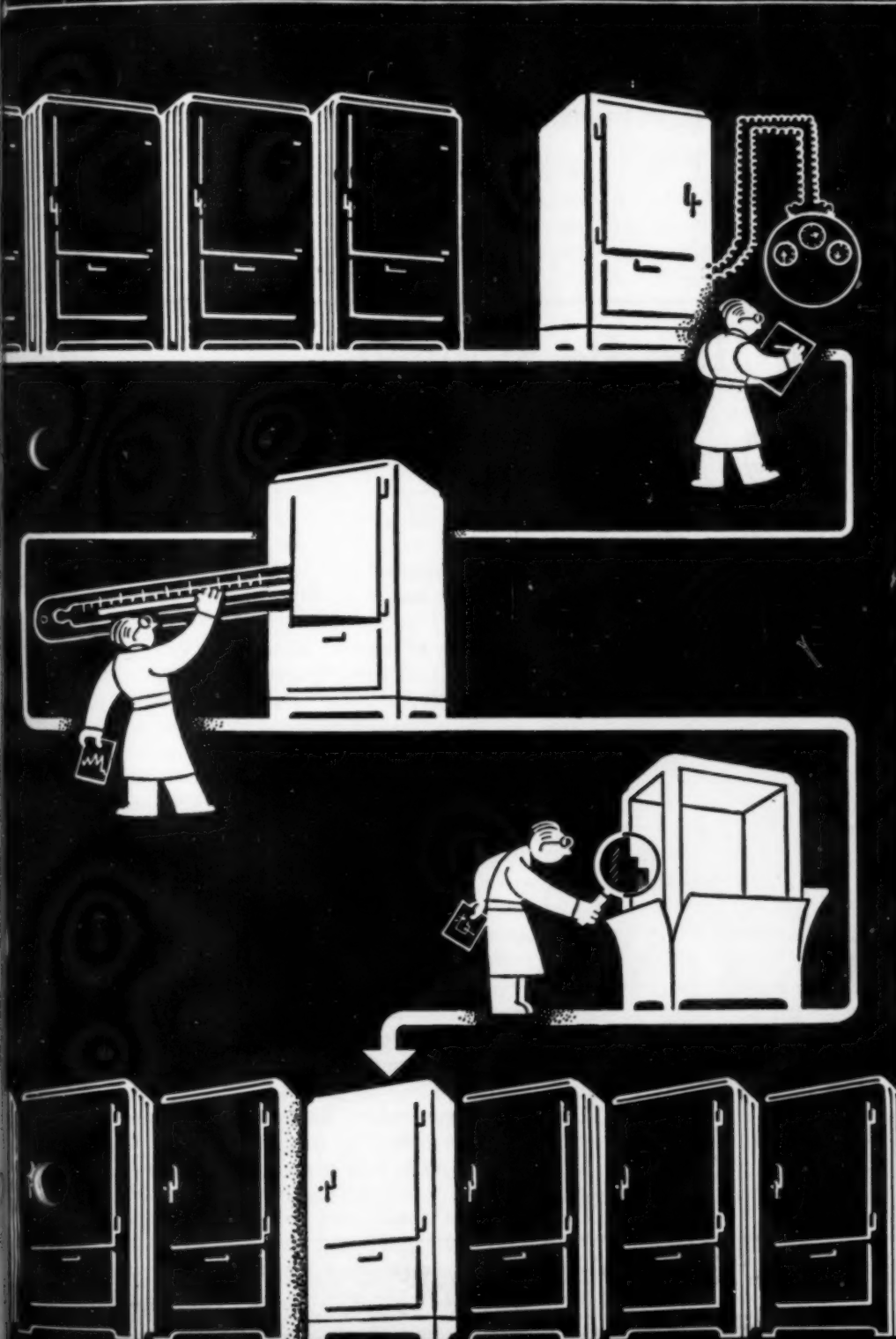


Labor Notes, News,
Letters, Editorials
& Other Features



CONSUMERS UNION
OF UNITED STATES

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June, 1938

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CU's ratings of products are based on both quality and price. A product rated "Also Acceptable" may be of higher quality than one rated "Best Buy" but the "Best Buy" will normally give greater return per dollar. In most cases a product rated "Not Acceptable" is judged not worth buying at any price, because of inferior quality or because it is potentially harmful. Products rated "Not Acceptable" for more specific reasons are so noted.

This Betrayal Must Be Stopped

"IS the House ready to weaken the administrative efficiency of the Food and Drug Administration in all its regulatory work merely to satisfy the complaints of the apple growers?"

Rep. Carl E. Mapes flung this question to the House of Representatives on June 1, during debate over S.5, the notorious Copeland Food, Drug and Cosmetic bill. A short time later the House answered the question in the affirmative, by passing the bill with only one or two minor amendments.

The section providing for court review of regulations, which occasioned Rep. Mapes' challenge, was left intact.

The vicious character of this court review joker, which would virtually nullify the most important consumer-protective provisions of the bill, was taken up in the last issue of the *Reports*. The *Congressional Record* (May 31 and June 1) reveals why it was written into the bill. Rep. Robertson of Virginia explained it thus on the floor of the House:

"The best lawyers the International Apple Association and the other producers of fruits and vegetables can get render it as their deliberate opinion that it is highly essential for the protection of those who must use spray in the production of fruit and vegetables to have the privilege of going into court to test the reasonableness of the departmental regulations."

To put it more simply, the skilled lawyers of the International Apple Association devised the court review provision as the most effective way to stymie any effort of the Food and Drug Administration to regulate poisonous spray residues.

Several members of the House spoke vigorously and well against the court review section—notably Rep. Mapes and Rep. O'Connell.

They pointed out that no other regulatory body or governmental commission is hampered by any such provision.

They showed that there now exists ample opportunity to obtain an injunction against any order of the Food and Drug Administration that is arbitrary, capricious or unreasonable.

They cited the opinion of experts from both the Department of Agriculture and the Department of Justice to the effect that the legal procedure involved would delay enforcement for months and years with the result that the public would receive less protection than it gets under the existing law.

But the majority of the House evidently did not concur in the belief of Rep. O'Connell that "human life is far more important than profits." It was sufficient for them, again to quote Rep. Robertson, that the court review section had "the support of every apple organization in the United States."

The fight of fruit and vegetable growers, headed by the International Apple Association, against governmental regulation of spray residue is an old one. They have been waging it with all possible vigor for years.

Lead arsenate, the most commonly used insecticide, is recognized as a potent poison to the codling moth, but the fruit growers have never been willing to admit that it is poisonous to human beings as well.

They have resolutely refused to give any credence to

(Continued on page 31)

What do you feed **YOUR DOG?**

Dog owners have been led to regard the canned foods as adequate by themselves; but they are not. Herewith some ratings.

THE dog food business in the United States is estimated to run to about \$100,000,000 a year. But strangely enough, even though man's best friend is much more frequently fed with "scientifically" prepared foods than he used to be, his nutritional problems are growing more rather than less serious.

In the days when dog foods were being put out only in the form of meal or biscuits, most dog-owners used them only as a supplement to the dog's diet. The diet itself consisted generally of the cheaper cuts of meat, plus a generous supply of leftovers from the family table. But with the high-pressure advertising of canned dog foods and their growing popularity, dog-owners have very often been led to regard the prepared foods as adequate in themselves; and they are not.

The old-fashioned, more or less haphazard method of feeding had at least the advantage of variety, and usually resulted in a fairly well-balanced diet. On the other hand, it is not only possible, but likely, that the dog placed on a strict canned food diet will fall victim to a deficiency disease.

A SURVEY made a short time ago showed that in the New York City market alone there are at least 57 brands of dog food, ranging in price from two cans for 25c to six cans for 25c. This situation, with all that it implies in terms of competition and quality, has existed for some time. In recognition of a need for rigid standards, the NRA, in 1934, undertook to set up a code for fair competition in the industry, including minimum requirements for dog food. But the NRA

died and the requirements never took effect.

Several states and many institutions interested in dogs have, however, set up their own standards for dog foods, which are designed to meet minimum dog nutrition requirements. Most of them provide for a minimum of 10 per cent protein, of which 7½ per cent should be of animal origin. The fat content must be at least 2 per cent. There should be no more than 1 per cent crude fiber and 75 per cent moisture.

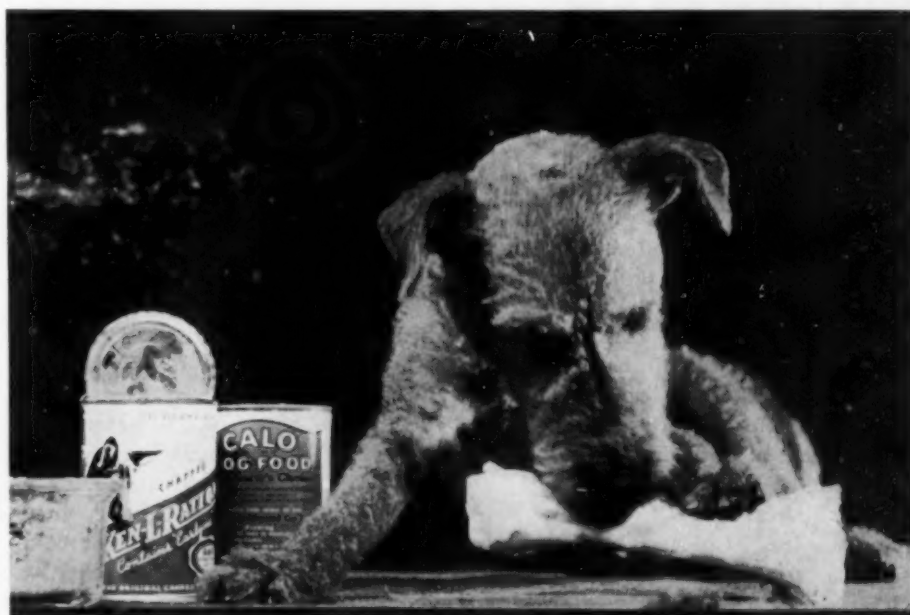
This minimum analysis is based on the expert belief that dog foods should contain at least 50 per cent of fresh,

sound meat or fish. The limits set are actually extremely liberal, and in practice weed out only the obviously substandard preparations.

Various agencies have added other requirements. The North Dakota Regulatory Department, for example, requires that all dog food be tinned in one-pound units or in whole multiples of one pound. Statements such as "Fit for human food," which might be construed as offering the product for human consumption, are prohibited.

Some unscrupulous manufacturers, through the use of such statements, have undoubtedly been responsible for leading many needy people to utilize what might appear an economical food supply. Unfortunately, people who buy dog food for their own use pay a great deal for packaging, transportation, and meat scrap and other substances at far more than they are actually worth.

IT IS the recommendation of leading authorities on dogs that canned dog food and dog biscuit should be used only as a supplement or as an emergency food for dogs. A much more satisfactory diet can be prepared at a lower price by feeding the dog inexpensive cuts of meats, with the addition of bones, leftover soups and non-starchy vegetables. The cheaper grades of canned fish, such as canned salmon and mackerel, are only slightly more



BEST BITE

One of CU's technical consultants bones up on the dog food ratings

expensive than canned dog food and are better sources of protein.

The following products are rated on the basis of information released recently by the North Dakota Regulatory Department.

Acceptable

Tally-Ho Dog Food (Cudahy Packing Co., Chicago). 1 lb. can, 10c. Contained 11.8% protein, 4% fat, 0.5% fiber, 70.3% water. Made of cereal, meat, soy-bean flour, and carrots.

Maro-Meat (Chappel Bros., Inc., Rockford, Ill.). 1 lb. can, 15c. Contained 18.0% protein, 7.0% fat, 0.4% fiber, 59.9% water. Made of skeletal muscle, gristle and fat, ground bone, charcoal and wheat flour.

Red Heart Dog Food, Diet A (John Morrell & Co., Ottumwa, Iowa). 1 lb. can, 8c. Contained 10.5% protein, 4.9% fat, 0.6% fiber, 74.4% water. Made of meat by-products, beef, rice, soy-bean meal, wheat flour, bone meal, wheat bran, salt, and cod-liver oil.

Red Heart Dog Food, Diet B. 1 lb. can, 8c. Contained 12.7% protein, 7.2% fat, 1.0% fiber, 66.6% water. Composition same as *Diet A* except cured fish added and no salt present.

Red Heart Dog Food, Diet C. 1 lb. can, 8c. Contained 12.4% protein, 7.1% fat, 0.8% fiber, 66.5% water. Composition same as *Diet A* except cheese added.

Dog-Gon Good Dog Food (Rath Packing Co., Waterloo, Iowa). Contained 14% protein, 4.6% fat, 0.7% fiber, 70.3% water. Made of meat by-products, soy-bean grits, carrots, rice, barley, meat, and cod-liver oil. Sample tested below labeled weight.

Rival Dog Food (Rival Packing Co., Chicago). 1 lb. can, 10c. Contained 11.1% protein, 3.8% fat, 0.6% fiber, 73.9% water. Made of meat products including lung tissue and stomach wall, cooked rolled oats, barley, and vegetable flour.

Sandy's Dog Food (Sandy's Pet Foods, Inc., Chicago). Contained 10.1% protein, 3.8% fat, 0.5% fiber, 72.4% water. Made of beef food products, rice, wheat, and carrots. Sample tested below labeled weight.

Correction: Insomnia

ON page 98 of the 1938 *Buying Guide*, in the section on Insomnia, two patented drug preparations, *Sedormid* and *Sedobrol*, are listed as "Not Acceptable" because of "presence of aminopyrine." This listing was in error.

Sedormid and *Sedobrol* are hypnotic drugs, but they do not contain aminopyrine. They remain "Not Acceptable." All such drugs are objectionable for repeated self-treatment of insomnia inasmuch as reactions quite as serious as those caused by aminopyrine have been reported from their use.

Correction: Mattresses

THE diagram of the innerspring mattress unit which appeared at the top of page 21 in the April Reports was incorrectly captioned as a Karr unit. The unit shown was a Marvel. Chief difference between the two is that the Karr, which is considered superior, has an extra bend in the wire to provide an additional precaution against slipping. Both units are manufactured by the Charles A. Karr Co.

Pard (Swift & Co., Chicago). 1 lb. can, 10c. Contained 14.1% protein, 3.0% fat, 0.6% fiber, 72.1% water. Made of meat by-products, meats, wheat, barley, tomatoes, edible bone, salt, and cod-liver oil. Meat products of skeletal muscle with some heart and kidney material.

Not Acceptable

Ace Dog Food (Banner Packing Co., Des Moines). Contained 8.4% protein, 2.1% fat, 1.1% fiber, 74.6% water. Made of meat, barley, wheat, oats, soy-bean flour, carrots, bone, bone marrow, charcoal, and cod-liver oil. Some animal hair present. Protein below requirements.

Calo Dog Food (Calo Food Products Inc., Oakland, Calif.). 15¾ oz. can, 8c. Contained 8% protein, 1.9% fat, 0.9% fiber, 76.7% water. Consisted of meat, including skeletal muscle with intestinal and stomach wall, barley, carrots, bone meal, cod-liver oil, salt, and charcoal. Statement, "Clean as the food on your own table" objectionable.

Ken-L-Ration (red and buff label) (Chappel Bros., Inc., Rockford, Ill.). 1 lb. can, 8c. Contained 9.3%

protein, 2.6% fat, 0.5% fiber, 80% water. Consisted of fresh horse meat products, wheat, rolled oats, and rice. Protein content below standard.

Ken-L-Ration (black and buff label). 1 lb. can, 8c. Contained 8.4% protein, 4.8% fat, 0.7% fiber, 70.1% water. Consisted of fresh beef meat food products, wheat, rolled oats, and rice. A large maggot found in the can tested. Slack-filled, below labeled weight. Protein content below standard.

Strongheart Rations (Doyle Packing Co., Momence, Ill.). 15¾ oz. can, 10c. Contained 12.1% protein, 1.2% fat, 1.1% fiber, 76.1% water. Consisted of meat by-products and muscle meat, mostly trimmings of skeletal muscle, hulled cracked wheat, fresh carrots, red bran, fat, charcoal, soy-bean flour, cooked green bone, and bone marrow. Slack-filled, below labeled weight. Fat content low, fiber high.

Square Deal (Doyle Packing Co.). 1 lb. can, 5c. Contained 5.1% protein, 1.5% fat, 0.8% fiber, 78.3% water. Consisted of hulled cracked barley, red bran, fresh carrots, fat, beef by-products, muscle meat, garlic, salt, and charcoal. Meat in most samples consisted of intestine with attached muscle, lung tissue, liver, kidney, skin, stomach wall, etc. Four of five samples tested slack-filled, below labeled weight. Meat products not as claimed on label. All samples low on protein. Four out of five low on fat.

Doggie Dinner (Doggie Dinner, Inc., Division of Loudon Packing Co., Terre Haute, Ind.). 1 lb. can, 8c. Contained 9% protein, 1.7% fat, 1% fiber, 69.8% water. Made of beef by-products, beef (mainly lung tissue), cracked wheat, oatmeal, fresh carrots, bone meal, cod-liver oil, charcoal, salt, and added water. Protein and fat content low, fiber high.

Krect Dog Food (Nyal Co., Detroit). Contained 7.2% protein, 1.2% fat, 1.0% fiber, 75.6% water. Made of beef by-products (mostly skeletal muscle trimmings), hominy grits, pearl barley, fresh carrots, garlic, shorts, soya flour, fresh bone, and charcoal. Protein and fat content low. Slack-filled, below labeled weight.

The DOCKET

Notes on government actions against misleading advertising, false claims, dangerous products

ATTENTION is focusing increasingly on the Federal Trade Commission and the Food and Drug Administration, the government's two main consumer protective agencies. Under the recently-passed Lea Act, the FTC has been empowered for the first time to act in cases of fraudulent advertising affecting consumer interests. Meantime, as a corollary of the fight for adequate food and drug laws, the investigations and seizures of the Food and Drug Administration have taken an added interest and meaning.

Newspapers and magazines do not often inform their readers of the proceedings against advertisers undertaken by these two agencies. But the work of both—sadly limited though they are by inadequate legislation and funds—uncovers deceptions and trade abuses that every consumer should know about. Consumers Union proposes to give such information.

The listings on this page are taken from the Notices of Judgment under the Food & Drugs Act and from the Federal Trade Commission's releases on its "cease and desist" orders and its stipulations with advertisers.

In the Notices of Judgment, decisions growing out of seizure actions are made on the basis of individual shipments in interstate commerce. Particularly in cases of contamination of food products, bear in mind that a judgment does not necessarily serve as an indictment of a company's entire produce; it does indicate deception or laxity with regard to selection of materials or supervision of packing or both.

The Federal Trade Commission has taken action* against:

Aspirub (Justin Haynes & Co., Inc.). The company was directed to discontinue misrepresenting the therapeutic value of *Aspirub*, an ointment, and to discontinue representing that the product is aspirin (see *CU Reports*, July '36).

* All of the actions listed here were taken before the Lea Act became law.

June, 1938

peutic value of *Aspirub*, an ointment, and to discontinue representing that the product is aspirin (see *CU Reports*, July '36).

Royal Typewriters (Royal Typewriter Co.). The company has agreed to cease representing that its method of arranging deferred payments is a special or low cost plan, unless it is explained that a carrying charge is added to the advertised cost. The company will also stop making exaggerated claims as to the desirability of using a *Royal* portable.

Fitch Dandruff Remover Shampoo (F. W. Fitch Co.). In the *CU Reports* for March we presented the first act of the drama of the dandruff "removers." We left the F. W. Fitch Co. calling *Listerine's* bluff on its claims about the cause and cure of dandruff.

The second act introduces a new character who may be destined to become our hero. The Federal Trade Commission is now calling *Fitch's* bluff.



FALSE & MISLEADING

Fitch will have to try again

As a result of this unhappy turn in its fortunes, the F. W. Fitch Co. has made an agreement with the FTC "to cease and desist" from false and misleading advertising in the sale of its *Dandruff Remover Shampoo*. Fitch has agreed to give up its implications that dandruff is the cause of many of our troubles and that its shampoo is the cure-all. It has promised to be more ethical and exact in the use of the words "pores," "follicles," "dandruff," and "baldness," which have predominated its recent advertising. It is to cease making generalizations on the cause of baldness and its cure. It can no longer claim that its shampoo will keep the hair healthy or that healthy hair is "assured" by the use of its product.

Last, but hardly least, the company has admitted that Lloyd's of London does not back its guarantee to remove dandruff with the first application, and has agreed not to use this claim.

With the props removed from this imaginative advertising campaign, *CU* awaits with bated breath the next sales effort.

Judgments of condemnation have been entered by the Food and Drug Administration against shipments of:

DRUGS AND THERAPEUTICS

Absorbent Cotton (American White Cross Laboratories, Inc.). The labels carried the word "sterilized," but the cotton was found to be contaminated with living micro-organisms.

Merit Aspirin Tablets (Merit Laboratories Co.). The label, "Recommended for . . . Grippe," contained false and fraudulent representations as to the product's curative or therapeutic effects.

Midol (General Drug Co.). Leaflets accompanying several shipments of this product represented it as a safe and appropriate remedy for functional menstrual pain and discomfort, headache and neuralgia. The product was found to contain aminopyrine and caffeine (ref. *CU Reports*, April '37).

GENERAL FOOD PRODUCTS

Instant Maple Maid (Curtiss Candy Co.). The label conveyed the impression that the product was a

maple concentrate but it was found to consist of artificial flavor, corn syrup and caramel.

Kold-Ade and **Kool-Ade**. (Drew Corp.). The products were labeled to indicate that they were fruitade bases whereas they were artificially flavored and colored and contained little or no fruit juices.

Rockwood Sweet Ground Chocolate (Rockwood & Co.). The product was found to be adulterated in that a mixture of sugar and cacao product containing less fat than is contained in chocolate had been substituted for sweetened chocolate.

CANNED GOODS

Alamo and **Breast-O-Chicken Tuna Fish** (Westgate Sea Products Co.). Consisted wholly or in part of a filthy, decomposed, or putrid animal substance.

McGovern's Best Pink and **Far North Pink Salmon** (McGovern & McGovern). Consisted wholly or in part of a filthy, decomposed, or putrid animal substance.

North Bay Pink Salmon (Wesco Foods Co.). Consisted in part of a decomposed animal substance.

Choptank Early June Peas (Phillips Sales Co.). Substandard without being so labeled.

Webster's Early June Peas (G. L. Webster Co.). Substandard without being so labeled.

DAIRY PRODUCTS

Butter (Armour & Co.). Contained less than the legal requirement of 80% milk fat; short weight.

Butter (Bridgeman-Russell Co., label read "Packed Expressly for the Red & White Stores, New Bedford, Mass."). Contained less than the legal requirement of 80% milk fat.

Butter (Deer Park Creamery Co.). Contained less than the legal requirement of 80% milk fat. Sold to Swift & Co. who later shipped it.

Butter (Spring Valley Butter Co.). Contained less than the legal requirement of 80% milk fat.

Butter (Swift & Co.). Contained less than the legal requirement of 80% milk fat.

Limburger Cheese (Carl Marty & Co.). The product, labeled "Clear Brook Limburger Cheese . . . Wilson & Co. Distributors . . . Chicago, Ill.," contained portions of insects.

MEAT GRADING: *Pro*

NEW YORK'S City Council has pending before it an ordinance requiring all beef, lamb and mutton sold in the city to be plainly stamped with its quality according to grades established by the Dep't of Agriculture. CU vigorously supports this ordinance; at the annual meeting (see page 16) a resolution favoring its passage was unanimously endorsed.

Hearings on the ordinance are being held now before the City Council, with meat sellers and their representatives appearing regularly in opposition. Support of the ordinance is coming from numerous consumer organizations, and from New York's Department of Markets.

Because we believe the ordinance involves questions of concern to all consumers, and because we believe consumers in other cities should fight for meat grading in those cities, we present here the brief prepared for the Council hearings by Mrs. Rachel Palmer, CU's representative.

I HAVE here two advertisements taken from the April 16, 1938 issue of *The Bronx Home News*. They admirably illustrate the consumer's dilemma when she goes to buy meat.

One advertisement reads, "Select your weekend requirements from this fine array of top-quality meats." Leg or rump of Choice milk-fed veal is listed in the advertisement at 23c per lb.; smoked hams at 25c per lb.

On the next page another market advertises that its meats are "guaranteed none better at any price." The price for legs or rumps of milk-fed veal is 16c per lb., or 7c per lb. less than that quoted by the first market; the price given for smoked hams is 19c per lb., or 6c per lb. less than that of the first market.

Is the housewife to believe that the meats sold by these two markets are in both cases of top quality, or, in other words, would be classified as Prime by an official government grader? Is she to assume that they are of the same quality and that therefore the meat selling at the lower prices is a real bargain? At present she has no way of answering these questions.

Actually there is so little meat sold in New York City of Prime quality that there is very little chance that meat advertised by either of these markets was of that grade. Since the prices quoted by the second market were below the wholesale quotations for meat during that week, it is safe to assume that the one market was grossly misrepresenting the quality of its veal cuts and smoked hams.

The passing of a meat-grading ordinance would stop this type of mis-

representation and would protect both the consumer and the honest dealer.

As every housewife knows, there is great variation in the prices charged for meat. According to figures compiled by the Department of Markets, during the week of April 25-29, chuck steak was sold by one chain at 19c a lb., by another at 25c, while the average price being asked by the independent stores was 21c. During this same week one chain store priced its veal cutlets at 39c, a second chain store at 53c, while the average price at the independent stores was 59c.

So long as meat remains ungraded, the housewife has no way of making a valid comparison of these prices. She cannot tell if veal cutlets selling at 59c a lb. are superior in quality to those selling at 39c a lb. She cannot tell if she is spending her money unwisely in paying 25c for chuck steak when it is available at another store for 19c.

THE large packing companies themselves admit that the present situation is confusing and unsatisfactory from the consumer point of view.

Here's some publicity issued by Swift & Company regarding its own grades, or brands, of beef. "It is no longer necessary," says this statement, "to have an annoying variation in the quality of the beef served. Look for the brand on every steak or roast." Large meat distributors recognize the practicability and desirability of grading meat and have adopted their own private brand names to indicate different qualities.

Unfortunately, this practice is of lit-

tle help to consumers. There is no uniformity among the names used by the different packers. The grades established by Swift & Company are Premium, Select, Swift, and Sanco. Those used by Armour are Star, Quality, and Banquet. The Wilson Company calls its different grades Certified, Special, Ideal, Leader, and Wilsco.

When the housewife goes to market to purchase a roast corresponding to the Choice government grade, she cannot be expected to remember to ask for Select if buying Swift's meat, for Quality if the meat has been distributed by Armour, for Special if the meat is Wilson's. And, of course, this is a gross simplification of the problem, for there are hundreds of packers. Furthermore, the names adopted are often misleading. What woman would suspect that when she buys a steak marked Banquet, she is actually getting third-grade meat?

Consumers Union does not believe that consumers want only Prime or Choice meat, the two top grades established by the government. But Consumers Union does believe that when a woman buys Good or Medium meat—that is, of the third or fourth grade—that she wants to pay prices which are fair for these grades. She wants a valid basis on which to judge varying prices. She wants to know what quality she is obtaining.

Actually, most New York City consumers are now buying Good or Medium meat, that is, third or fourth grade. If a grading system were put into operation, many of these consumers would continue to buy the same quality of meat, but it would not be sold to them "as the best available at any price." When the housewife wanted Choice meat for some special occasion, she could buy it with the assurance of getting the quality she wanted and for which she would be paying.

CONSUMERS UNION is supporting the meat-grading ordinance because it believes it will enable consumers to buy wisely and thus save money. And may I say here that if the extent to which meat interests are misrepresenting the cost of government meat grading is indicative of the extent to which they misrepresent the quality of the meat they sell, then the case



THIS IS HOW MEAT IS GRADED

... and it costs $\frac{1}{50}$ of a cent per pound to do it

CONSUMERS GUIDE,
DEPT. OF AGRICULTURE

for the proposed ordinance is proved.

For example, Mr. Maurice P. Davidson, counsel for a joint committee of butchers, jobbers, and packers, is quoted in the *New York Daily News* of May 3rd as saying that it would take from four to five hundred graders, at \$750,000 annually, to grade the meat consumed in New York City.

The Bureau of Agricultural Economics estimates that 52 federal graders, or only 43 in addition to the 9 already employed in the city, would

be sufficient to do the job. I believe we may assume that the Bureau of Agricultural Economics, which has been grading meat for over ten years, and last year graded more than half a billion pounds, is a reliable authority as to the number necessary.

On the basis of actual experience the Bureau of Agricultural Economics has found that it costs $\frac{1}{50}$ of a cent per pound to grade meat. To put it another way, 50 lbs. of meat can be graded for a penny. It is estimated

To Japanese Boycotters

If you do not want to buy silk, avoid mesh stockings sold as rayon (or linen, or spun glass) unless the stocking is clearly marked with a guaranteed fiber content. To the best of our knowledge, *there are no rayon mesh stockings on the market.* Rayon is not strong enough to make a satisfactory mesh stocking. And the use of linen or spun glass for an elastic knit fabric is an absurdity.

CU has analyzed about fifteen brands of inexpensive mesh stockings from small retail shops, and has found in all cases that the leg of the stocking was made entirely of silk.

that the average annual consumption of meat is 150 lbs. per person. This means that the per capita cost of meat grading would be 3c a year.

Twelve cents per year for a family of two adults and two children is a generous estimate of the cost of meat grading to New York consumers. The loss on one Sunday's roast which is too tough to be edible, or which turns out to be third- or fourth-grade meat at Choice prices, is far greater than this.

IT is also difficult to understand the furor that is being raised about the licensing provision embodied in the proposed ordinance. Obviously the licensing provision is necessary if the ordinance is to be enforceable. Otherwise there would be no effective penalty for meat dealers who continued to misrepresent the quality of their meats. A law which is on the statute books, but cannot easily and effectively be enforced, offers no protection to consumers and consumers do not want any such law.

Licensing, of course, is no innovation. Many different types of merchants and trade people are now licensed, including coal and coke dealers, ice dealers, electricians, plumbers, and many others. Nor would the cost of licenses provide a basis for a justified increase in meat prices. The license for butchers is to be \$5 a year, or less than 10c a week. The license fee charged slaughter houses and wholesalers would be infinitesimal considered in terms of the cost per pound of meat they handle.

Consumers know that the cost of meat grading will be passed on to them. They have no illusions as to the possibility of the wholesalers bearing the expense. But they believe that the cost will be far less than the amount they now lose under a merchandising system in which all too often price has no relation to quality.

The argument has been advanced that women would link grading with the purity and healthfulness of meat, that they would refuse to buy the lower grades, that many poor families would therefore go without meat. This argument is hardly worth a serious answer.

Would a woman who saw the government stamp "U. S. Good" or "U. S. Medium" be likely to assume that such meat was unwholesome? Anybody knows that she would not. Many retailers now handling graded meat advertise the fact widely.

It has even been argued that a woman would be ashamed to go into a market where there were other customers and ask for Good or Medium meat. If this were true, a woman would now be covered with mortification every time she purchased stew meat instead of sirloin steak.

IHAVE here a pamphlet being distributed by wholesale meat companies. It tells consumers that it is well-nigh impossible to grade meat. "Every carcass of beef, every lamb and every hog is different in character," the argument runs, "therefore the classification of meat is purely a matter of opinion."

This is an argument that can best be answered by official government graders. But even a non-expert can point out that the general build and shape of a carcass, the thickness, color, character and distribution of fat, the firmness, color and texture of the meat, the color and hardness of the bones, are tangible characteristics which an expert can gauge with sufficient exactness.

The grading of meat is a technical procedure. There are many different factors which must be considered. That is just the reason why no housewife has the time nor training necessary to judge her own meat accurately and why it should be done by experts

of long training, who are able to meet the rigid requirements of the government.

If the opponents of this ordinance say that grading is impractical, how can they explain the fact that many hotels, restaurants, steamship lines, and railroad companies demand government-graded meats?

If they say that meat cannot be graded, are they willing to admit that none of the grading done by large wholesale establishments such as Swift & Company and Armour is of value?

If meat cannot be accurately graded why is it that there is so little dissatisfaction with the government grading now done?

Any person to whom the federal grading service is granted has the right to appeal and have the federal grader's work checked. Therefore, the number of appeals made provides an excellent index to the satisfaction or dissatisfaction felt with the accuracy of government grading. During the six-month period ending with June 1937, appeals from government grading involved $\frac{1}{70}$ of 1% of all the meat graded. Error amounting to little more than $\frac{1}{3}$ of a grade was found in $\frac{1}{4}$ of these cases. That would make the percentage of actual error in meat grading in this period total $\frac{1}{280}$ of 1%.

MEAT grading is not a new and untried procedure. It is not an experiment. More than half a billion pounds of meat were graded by quality by the Federal Government in the year ending June 30, 1937. And during this period, 106,000,000 pounds of meat were graded in New York City alone. Most of it went to high-class hotels and restaurants which insist on a supply of government-graded meat.

Because these institutions buy in large quantities, meat dealers have had to meet their demands for government-graded meat. The housewife who buys in limited quantities does not find herself similarly able to dictate to the meat interests.

Even compulsory meat grading is no longer an experiment. For four years Seattle, Washington, has enforced an ordinance providing for compulsory meat grading. Ample time has elapsed, therefore, to show how compulsory meat grading has worked out in this city.

I have here a copy of the *Butchers' Advocate*, a trade paper for retail meat dealers. It contains a letter from Mr. I. W. Ringer, Secretary-Manager of the Retail Meat Dealers Association of Seattle, who has been classed by the *Butchers' Advocate* as one of the ten real leaders in the National Association of Meat Dealers. He is a man of experience and authority in the meat industry and capable of judging the workings of the Seattle ordinance from the dealers' point of view. His letter reads in part as follows:

Dear Editor:

... A letter just sent to James Owanoff, 844 Columbus Avenue, New York City, follows:

"I noticed in the *Butchers' Advocate*, under date of March 23, a letter signed by you urging the defeat of the Compulsory Grading and Licensing Bill on the theory that if it passed it 'threatens the very existence of every Retail Butcher.'

"I can't help but take this opportunity to drop you this line in hopes it will allay any fears that you may have along this line. We have been operating under a similar ordinance for seven years, which not only requires licensing of all retail meat dealers and salesmen, but requires those that handle fresh meats to take an examination for competency as well as health examination.

"The compulsory grading feature has been in effect approximately four years, and I can assure you that it has not worked a hardship on any legitimate dealer, but has proved to be a protection and benefit to dealers, consumers and the industry as a whole.

"In addition to that, it has raised the standards of those in the retail field. Along with this it has increased the consumption of meats. It is, indeed, interesting to read the ridiculous statements that are being published in some trade papers in regard to grading. It is simply propaganda manufactured by the large packers who are opposed to it. . . ."

I would also like to read excerpts from a letter which Mr. Ringer wrote to Mr. Joseph M. Graham, editor of the *Butchers' Advocate*, on October 13, 1937:

... In answer to your inquiries, first, "Do retailers generally favor it [compulsory meat grading. Ed.]" Yes, by a large majority. . . .

It was stated by Dr. Smith (who is in charge of the meat inspection at Seattle) that he felt it was safe to say that at least ninety per cent of the retailers were for it, and I believe that is a low estimate. . . .

Your second question, "What does the

For West Coast Members

WEST COAST copies of next month's issue of the *Reports* will contain the first issue of CU's new Western Supplement, giving special reports on local products for CU members who have paid the additional fee for Western CU membership. CU's West Coast staff has been laying the groundwork for the new project; test samples of numerous local brands have been purchased and testing is well under way.

Reports scheduled for early issues of the Supplement cover canned fruits and vegetables, men's shirts, and gasoline. All Supplement reports will appear in conjunction with full reports carried in the National edition.

consumer think?" They are very much in favor of it. The old propaganda put out by the packers that the consumer doesn't know or care, has been completely disproven here. . . .

Your third question, "Has it resulted in any increase in price of meats to the consumer?" No. Emphatically, no! *If anything, it has reduced the cost by simplifying the method of merchandising between the packer, retailer and consumer.* [Italics ours.] One outstanding thing that it has done . . . is to increase the consumption of meats by keeping the consumer satisfied with the proper grade. When the wholesale market goes up, the average retailer in the past would use a lower grade to keep from paying the advanced price, but under our grading system, he maintains the same grade or else he has to change his advertising and the labels on his meats. . . .

HERE is a letter from a member of the city council of Seattle. The writer, Mrs. F. F. Powell, says: "As a housewife and a member of the city council, I feel that compulsory meat grading has been of tremendous value in improving the quality of the meat sold in this city. . . . We have become the highest meat-consuming city per capita in the United States. The quality of meat here as contrasted with that in nearby cities of comparative size is very much better."

A Consumers Union member living in Seattle—Mr. Sidney R. Almquist—has written as follows:

... There has been a very marked improvement in the dependability of meat in the past few years. I have heard much comment on it from housewives. . . . Some dealers must still be watched for short weight tricks. But the consumer has the law behind him if he cares to report or prosecute such unfair practices. As a whole, I believe compulsory grading of meats in Seattle has been of inestimable value to the consumer.

And here are some advertisements clipped from Seattle newspapers. They show very well how compulsory meat grading stops the misrepresentation

of quality and assures fair prices for different grades of meat.

One market quotes leg of mutton roast, Medium grade, at 14c a pound. It plainly states that the meat is mutton, not lamb, and that it is Medium, or fourth, grade.

A second store advertises its spring lamb at 33c a pound. It states that only Good and Choice lambs are carried.

A third store advertises its beef pot roast at 11½c a pound. It boldly states that the meat available at this low price is "medium cow."

A fourth market advertises its Choice steer pot roast at 23c a pound.

What does such merchandising mean to consumers? It means that the housewife who must count every penny can go to a market and buy mutton roast at 14c a pound or pot roast at 11½c a pound. She will know that she isn't getting top-quality meat. She will also know that she is paying a fair price for what she is getting. The woman who has more money to spend and who can afford to feed her family meat of better quality will get Choice lamb or Choice steer pot roast and pay correspondingly higher prices for her meat purchases.

IN every commodity field, consumers are insisting on their right to know what they are getting. As a consequence various products, such as eggs, are now being sold according to grade. Merchants as well as consumers will profit if the merchants abandon the idea that it is to their benefit to keep the purchaser in the dark as to the quality of the product he is buying.

Much credit will go to the New York City Council if it passes this ordinance which would allow the millions of New York City housewives to purchase their meat in an intelligent fashion, which would protect them against unfair prices and misrepresentation.

CLEANSING TISSUES

... are convenient and economical, but not cure-alls



THE Federal Trade Commission does not believe that *Kleenex* ever imprisons 99% of the germs that touch it or that it ever unqualifiedly prevents self-infection during colds. The FTC calls such claims "exaggerated and impossible of accomplishment," and *Kleenex* has agreed to desist from using them in its advertising.

Similarly, the FTC has issued complaints against *Sankerchief* and *Venida's Mentho-Kerchief* for suggesting that they could relieve colds or hay fever instantly, or that they could prevent the spread of colds, or that doctors recommend mentholated tissue as a cure, remedy or relief for sinus

trouble, hay fever or head colds. And what the FTC has to say about these particular brands is no less true of any other.

So do not buy cleansing tissues for therapeutic value. They are convenient—either for removing cosmetics or as disposable handkerchiefs to be used during a cold or at other times. And as for economy, a 2c cost for laundering one handkerchief would cover 15 to 25 tissues. But be sure to note that the number of sheets as given on a box refers to *single tissues*. Since nearly all are packed double, there are only half as many "handkerchiefs."

A drawback to tissues used as hand-

kerchiefs is the difficulty of carrying a sheaf of them around in a pocket or purse. The *Burn-Em* cloth handkerchief attempts to overcome this difficulty; it is a piece of coarsely-woven cotton cloth with pinked, instead of hemmed, edges, intended to be thrown away after use. For people who do much moving around (and hence would find an adequate stock of tissues cumbersome), it is obviously more convenient than tissue. However, at 5 for 10c *Burn-Em*s are more of a convenience than an economy. Larger handkerchiefs, washable and of somewhat better fabric, can be purchased for 3c each (see page 26).

The following listing gives the results of tests made on eleven brands of tissues. Strong, lightweight tissues are considered most satisfactory. A tissue which absorbs moisture rapidly becomes soggy when used as a handkerchief, but may be more desirable for removing cleansing cream.

Softness or harshness is difficult to determine accurately, and is of interest mainly to those who have very sensitive skins or who have bad colds and raw noses.

Thirty CU staff members found *Tyra*, *Louise André*, *Chee-Kist* and *Sitroux* to be noticeably harsher than the others. The inexpensive *Nacella* and *Lyncrest* compare favorably with *Pond's* and *Kleenex* for softness. Any of the softer tissues should be satisfactory for removing creams.

Acidity was determined, but was not found high enough in any case to be considered a cause of irritation.

Brands are listed in approximate order of desirability, considering price, strength, weight, and very noticeable harshness.

BRAND AND DISTRIBUTOR	NUMBER IN BOX (SINGLE SHEETS)	PRICE PER BOX (¢)	AVER. BURSTING STRENGTH ¹ (LB.)	AVER. SPEED OF ABSORPTION	BRAND AND DISTRIBUTOR	NUMBER IN BOX (SINGLE SHEETS)	PRICE PER BOX (¢)	AVER. BURSTING STRENGTH ¹ (LB.)	AVER. SPEED OF ABSORPTION
Best Buys					Also Acceptable (Cont'd)				
<i>Nacella</i> (Woolworth)	200	10	91	rapid	<i>Venida</i> ²	220	10	56	rapid
	500	20			<i>Kleenex</i>	150	10	71	medium
<i>Lyncrest</i> (W. T. Grant) ..	200	10	82	medium		500	28		
	500	20			<i>Chee-Kist</i> (Woolworth) ..	500	20	60	medium
Also Acceptable					<i>Sitroux</i> (Woolworth)	180	10	52	slow
<i>Sanette</i> (Green)	500	19	60	rapid		400	20		
<i>Pond's</i>	150	10	82	rapid	<i>Tyra</i> (Whelan)	200	12	53	rapid
	230	12			<i>Louise André</i> (Amer. Merchandising Corp.) ..	200	15	86	slow
<i>Mary Scott Rowland</i> (Whelan)	200	12	65	slow		500	35		
	500	23							

¹ Based on 40 thicknesses.

² Roll-type package; smaller sheets. Boxed *Venida* tissues not tested.

MECHANICAL



Refrigerators

With ratings based on performance, economy, and cost

THE following report covers twelve standard and eight de luxe models of thirteen leading makes of refrigerators ranging in price from \$131 to \$230.

Of outstanding interest in this year's tests is the comparison of gas and ice with electrical refrigeration. Tested side by side with the electrical models were a Servel *Electrolux* gas refrigerator and a McKee *Icedaire*. Neither compared favorably in performance with the electric machines.

The *Electrolux* worked satisfactorily at 70°F and 90°F outside temperature. But at 110°F its inside temperature on the coldest setting was 60°F, although it was operating empty, with the door kept closed. It was unable to make ice cubes at this temperature. And even at 90°F it took much longer to freeze ice cubes than any of the electric refrigerators—over six hours before the first tray was frozen.

Hence the *Electrolux* cannot be recommended for locations where it would be subjected to extremely high temperature, although it should operate satisfactorily where the surrounding room will not go over 100°F for any appreciable length of time.

The *Icedaire* maintained satisfactory food space temperature in a 70°F room. At 90°F, inside temperatures were satisfactory while the refrigerator was full of ice, but tended to rise above safe limits as the ice melted down. At 110°F the *Icedaire* was unable to maintain satisfactory internal temperatures.

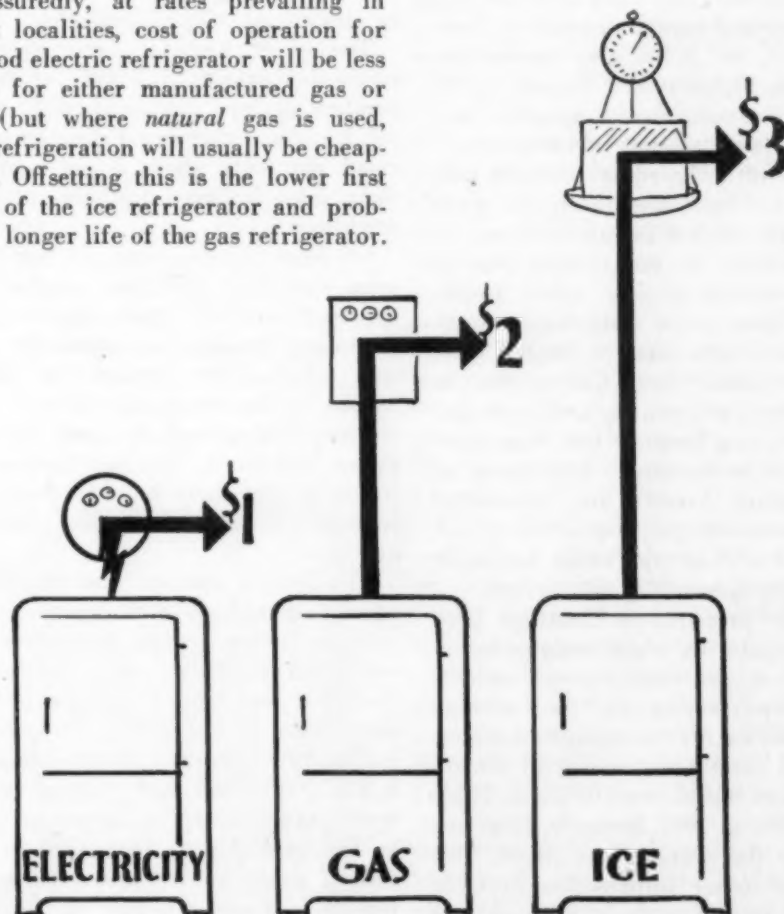
It is quite possible that other ice refrigerators might show somewhat better performance than the one tested. Nevertheless, much better refrigeration can certainly be obtained with an electric refrigerator than with ice when the weather is hot.

As for comparative operating costs, the table on page 14 shows, for

various electric rates, the prices at which gas or ice would have to sell if the refrigeration which they provide is to be as cheap as electric refrigeration. The comparison is based on average cost of operation of the electric refrigerators tested. Had the base figures been those for the most efficient of the electric machines, comparisons would, of course, be still more favorable to electric refrigeration.

Assuredly, at rates prevailing in most localities, cost of operation for a good electric refrigerator will be less than for either manufactured gas or ice (but where *natural* gas is used, gas refrigeration will usually be cheapest). Offsetting this is the lower first cost of the ice refrigerator and probable longer life of the gas refrigerator.

FOR those who do not wish to pay the high prices maintained by the leading manufacturers, *Coldspot* offers a refrigerator of good quality which sells below regular line prices. It has been improved in recent years until it compares very favorably with the higher-priced nationally-advertised brands, as evidenced by its rating as a "Best Buy" in CU's tests both last



COSTS PER MONTH

The comparison here is based on approximate 1937 median national rates for electricity (4.2c per kilowatt-hour) and manufactured gas (\$1.20 per 1,000 cubic feet). Ice was figured at the rate of 60c per 100 pounds. For comparative prices at which operating costs of the three types of refrigerators would be equal, see page 14.



TOO SMALL

You waste food

year and this. Not only have its performance and operating economy been improved, but it has also successfully aped the higher-priced brands in the various conveniences, gadgets and style features around which advertising is built. According to trade estimates, *Coldspot* has taken its place among the leaders in sales volume.

Regardless of the competition of *Coldspot* and a few other lower-priced lines, price reductions on refrigerators have been a logical next step for some time. Competition in improving performance and operating economy has become less important since the levels attained by most of the leading brands are considered somewhere near the best which can be achieved without markedly increased cost or fundamentally new design.

A chart prepared by Electrical Testing Laboratories, which tests many refrigerators each year, shows considerable improvement in the average value of energy consumption under standard conditions among all the refrigerators tested from 1935 to 1936. From 1936 to 1937, however, improvement on the average was slight. Test data and other information at CU's disposal bear out these findings and suggest that marked improvements in this respect have been the exception rather than the rule this year as well.

(Moral for consumers is that recently "obsolete" models may be excellent buys in many brands. Members are

referred to the 1938 *Buying Guide* for guidance in evaluating such purchases.)

Meanwhile, several surveys of refrigerator ownership have shown conclusively that the cream of higher income consumers has been pretty well skimmed by now, and that the large volume of sales in the future must be to those of lower income.

In spite of this situation and the pronounced decline in sales under the impact of the current depression, manufacturers have in general shied away from bringing out lower-priced models (but see box on the new *Crosley* model, below).

TO postpone the necessity of price cuts, the industry has been turning its attention to the replacement market. Although the "cream has been skimmed," it would like to skim it again by convincing present owners of refrigerators that their models are so obsolete as to need replacing.

The effort has not been signally successful as yet. A survey of independent dealers published in *Electrical Merchandising* last February indicated that only about 5 per cent of their sales involved trade-ins of old machines.

Of these turn-ins, some 43 per cent were resold "as is" while another 32 per cent were sold again after reconditioning, leaving less than 25 per cent which were junked. In other words, by far the major part of the refrigerators turned in were by no means worn out. The significance of which is that there may be some attractive purchases in used refrigerators.

The figures indicate also that consumers should do some careful calculating before letting themselves be convinced that their present refrigerators need replacing. Important in this connection is a check-up on present economy of operation. If the salesman is really confident that your refrigerator is exorbitantly expensive to run, he can probably be persuaded to install a meter on it for a reasonable period—perhaps a couple of weeks—so that you can see for yourself how much it is costing.

YOU can make a very rough check-up yourself by reading your house meter before and after weekends or

visits away from home, when the refrigerator will be the only thing in the house using electricity. The number of kilowatt-hours recorded during your absence divided by the number of days of operation will give the average consumption in kilowatt-hours per day.

Bear in mind that this will give a somewhat lower figure than the consumption in normal use, because there will be no opening of the door, no cooling of food placed in the refrigerator, no freezing of ice cubes.

Before checking your refrigerator, make sure that it is being given a fair opportunity to show its best performance. Brush off the condenser so that dust and dirt will not clog the air passages and prevent proper radiation. (The condenser is the arrangement of tubes and fins behind the motor which looks somewhat like an automobile radiator. Before cleaning it, shut off the motor.) See that there is not an excessive accumulation of frost on the evaporator, since this decreases operating efficiency.

A refrigerator which has been in use for some time may need a new

Break by Crosley

LAST MONTH the price structure of the electric refrigerator market broke sharply with an announcement from Crosley Radio Corp. of a "New 1939 Regular Line" at reduced prices "to fit today's purses." In the 6 cu. ft. size the new *Crosley* will sell for about \$150, as against the \$180 to \$190 range within which the "standard" models of most of the leading manufacturers, *Crosley* included, have been selling.

Consumers can greet the announcement as the first open break from the industry's price maintenance policy. It remains to be seen how rapidly the others will follow *Crosley* in bringing out cheaper models. That they will do so is hardly to be doubted.

Unfortunately, since the new *Crosley* has so recently appeared, it was not possible to include a rating of it in this issue. The *Crosley* tested last year was rated "Not Acceptable" because it was expensive to operate and inadequate in refrigerating capacity at high temperature and humidity. Data submitted by the manufacturer on this year's corresponding model claim vastly better performance and economy. Since CU can find no changes in design sufficient to account for so marked an improvement, *Crosley* is not rated in this year's report.

rubber gasket around the door to insure tight closing. During CU's test the door latch of the *Norge* loosened enough to permit slight leakage of air into the refrigerator, and energy consumption increased almost 25 per cent. Adjustment of the latch to make the door fit tighter restored the operation to normal.

Whether or not you are considering buying a new refrigerator, attention to such details as these may mean appreciable savings over a period of time on the operation of your present machine.

The accompanying table (based on records in the 1938 *Westinghouse Family Album*) summarizes the energy consumptions of new *Westinghouse* refrigerators in 72 proving kitchens throughout the country. Each refrigerator was given normal use in a private home for a period of two weeks; records were kept of energy consumption, temperature conditions, and other factors affecting use.

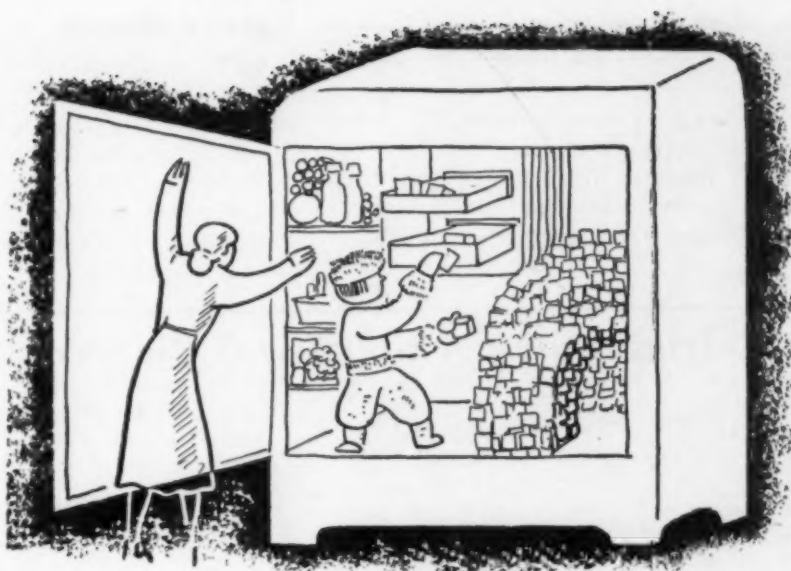
SIZE IN CU. FT.	ENERGY CONSUMPTION IN KILOWATT-HOURS PER DAY	
	RANGE	AVERAGE
4.20	0.32—0.49	0.41
5.25	0.22—0.64	0.51
6.25	0.40—0.80	0.59
7.25	0.44—0.99	0.70
9.50	0.52—1.14	0.80
13.50	1.50	

Differences in conditions of operation in the various homes account for the wide range in energy consumptions. Figures released by Frigidaire, averaging more limited tests, fall within the ranges shown for each size of box.

The final main point to consider in deciding the merits of your present refrigerator is whether it is maintaining low enough temperatures to keep food properly. You may check this easily by placing a refrigerator thermometer at various points inside the food space (see the 1938 *Buying Guide*, page 170). Interior temperatures should stay below 50°F. A temperature of 45°F is recommended for safekeeping of milk and meat.

THE order of the ratings which follow is based on refrigerating performance, comparative economy of operation, and differences in initial cost where these are significant.

It will be noticed that correspond-



TOO BIG

You waste electricity

ing models of most brands are priced very closely together. Since differences in operating cost are moderate among most of the brands listed, the better buy for a particular consumer will frequently depend on the trade-in allowance offered and the dealer's reputation for service. Bear in mind that prompt fulfillment of guarantees depends primarily on the dealer through whom the refrigerator is purchased.

Consumers are urged to buy refrigerators large enough to take care of their needs without overcrowding the shelves. A 6-cu. ft. refrigerator, for instance, will consume very little more electrical energy than a 5-cu. ft. model,

and the added expense is likely to be made up through better food preservation, *if the 5-cu. ft. size would be overcrowded.*

The ratings of the various brands are in terms of models of about 6 cu. ft. food storage capacity (the exact figure is given in each case). In general, similar comparative ratings will apply to models somewhat larger or smaller.

Prices given are approximate list prices suggested by the manufacturers for the refrigerators installed. Actual prices will, of course, vary somewhat with location. Unless otherwise noted, prices include any extra charges for guarantees on the refrigerating units.

Of the various refrigerants used in mechanical refrigerators, sulfur dioxide and ammonia are poisonous, but have a warning odor. Freon, Carrene, and F-114 are non-poisonous, but decompose into poisonous gases in the presence of a flame. Methyl chloride is poisonous, inflammable, and has no warning odor of its own.

There has been an increase in the popularity of glass wool insulation, a comparatively new product which appears to have the desirable property of resisting deterioration from absorption of moisture. Dry Zero, used in a few of the refrigerators listed, is likewise excellent from this point of view. Moisture-resistant insulation is particularly important in a refrigerator located in a continuously humid



RIGHT SIZE

... but be sure you know

climate, where the insulation does not have a chance to dry out between periods of high humidity.

In such localities, too, the superior durability of porcelain exterior finish may justify its extra price. Porcelain exterior is preferred in some government specifications for southern seaboard purchases.

Best Buys

General Electric JB6-38 (General Electric Co., Cleveland). \$185. 6.1 cu. ft. Thermocraft (corrugated paper) insulation. Sealed reciprocating unit. Sulfur dioxide. One of the two most economical refrigerators in test operation. Performance excellent at all temperatures.

Hotpoint 120EB62 (Edison General Electric Appliance Co., Chicago). \$178, not including fee for 5-year guarantee. Not tested this year, but essentially similar to *General Electric* except for forced-draft cooling of condenser instead of natural draft. Any resulting difference in operating cost will probably depend on location of refrigerator—the forced draft should be superior where it is so enclosed as to restrict proper flow of air to cool the condenser.

Refrigerators: A Statistical Picture

BRAND, MODEL AND PRICE	NET FOOD	INSULATING	COMPARATIVE ¹	COMPARATIVE ²
	STORAGE CAPACITY CU. FT.		OF ELECTRICITY KILOWATT-HOURS PER DAY	OPERATING COST \$ PER MONTH

Best Buys

General Electric JB6-38				
(\$185)	6.1	corrugated paper	0.7	0.85
Hotpoint 120EB62 (\$178)³...	6.1	corrugated paper	0.7 ⁴	0.85 ⁴
Westinghouse HS-62 (\$190)..	6.2	balsam wool and cellufoam	0.7	0.85
Coldspot 3836 (\$160).....	6.4	Dry Zero	0.9	1.10

Also Acceptable

Frigidaire S6-38 (\$185).....	6.1	wood fiber	0.9	1.10
Kelvinator KS6-38 (\$183)....	6.1	corrugated paper	1.0	1.20
Leonard LS6-38 (\$183)	6.1	corrugated paper	1.0 ⁴	1.20 ⁴
Norge S62-8 (\$183).....	6.2	Dry Zero	1.1 ⁴	1.30 ⁴
Ward's DeLuxe 652 (\$131)⁵..	6.6	balsam wool	1.1	1.30
General Electric B6-38 (\$215)	6.1	corrugated paper	0.7 ⁴	0.85 ⁴
Hotpoint 120EC62 (\$208)³...	6.1	corrugated paper	0.7 ⁴	0.85 ⁴
Westinghouse HDS62 (\$220)..	6.2	balsam wool and cellufoam	0.7 ⁴	0.85 ⁴
Westinghouse HD62 (\$230)..	6.2	balsam wool and cellufoam	0.7 ⁴	0.85 ⁴
Coldspot 3816 (\$170).....	6.4	Dry Zero	0.9 ⁴	1.10 ⁴
Frigidaire M6-38 (\$215).....	6.1	wood fiber	0.9 ⁴	1.10 ⁴
Kelvinator K6-38 (\$217)....	6.1	corrugated paper	1.0 ⁴	1.20 ⁴
Leonard L6-38 (\$217).....	6.1	corrugated paper	1.0 ⁴	1.20 ⁴
Norge R61-8 (\$213).....	6.2	Dry Zero	1.0	1.20
Fairbanks-Morse EX6 (\$190)..	6.25	Glass wool	6	6
Ice-O-Matic DA3862 (\$150)..	6.2	balsam wool	6	6
Servel Electrolux J600 (\$189)	6	corrugated paper	7	2.50 ⁸

¹ Estimated by averaging no-load test performance at 70°F and 90°F, standard NEMA test conditions; figures are comparative only—actual costs will vary widely depending on conditions of use. ² At 4c per kilowatt-hour. ³ Not including charge for 5-year guarantee. ⁴ Estimated from specifications and other available data. ⁵ Plus shipping charges. ⁶ Data insufficient for accurate estimate. ⁷ 70 cu. ft. per day of manufactured gas, 520 Btu per cu. ft. ⁸ At \$1.20 per 1,000 cu. ft.

Comparative Costs

THIS table shows the comparative prices at which electricity, gas, and ice must be purchased to give equal costs of operation for refrigerators using them. Costs are based on the average of nine electric refrigerators, one gas and one ice refrigerator, all of approximately 6 cu. ft. size. Depreciation and repairs are not, of course, included.

ELECTRICITY ¢ PER KWH	MANUFACTURED GAS ¹		NATURAL GAS ²		ICE ¢ PER 100 LB.
	¢ PER 1000	CU. FT.	¢ PER 1000	CU. FT.	
2	28		59		9
3	42		89		14
4	56		118		19
5	70		148		24
6	84		177		28
7	98		207		33
8	113		238		38
9	127		268		43

¹ 520 Btu per cu. ft. ² 1100 Btu per cu. ft.

Westinghouse HS-62 (Westinghouse Electric & Mfg. Co., Mansfield, Ohio). \$190. 6.2 cu. ft. "Westinghouse Approved" (balsam wool and cellufoam) insulation. Sealed reciprocating unit. Freon. Equal to *General Electric* in economical test operation. Performance excellent at all temperatures.

Coldspot 3836 (Sears Roebuck retail stores). \$160. 6.4 cu. ft. Dry Zero insulation. Open rotary unit. Sulfur dioxide. Lower priced than "standard" models of most lines, and therefore an economical purchase, especially where electric rate is low (2c per kwh). As economical in performance as several higher-priced brands except at very high temperatures. Refrigerating performance excellent at all temperatures. Dry Zero insulation should make it a desirable purchase for regions where the climate is so continuously humid as to cause other insulating materials to deteriorate rapidly.

Also Acceptable

(In estimated order of merit)

Frigidaire Special 6-38 (Frigidaire Div., General Motors Corp., Dayton, Ohio). \$185. 6.1 cu. ft. "Special Frigidaire" insulation. Sealed rotary unit. Refrigerant, F-114. Cost of test operation comparable to that of *General Electric* and *Westinghouse* at 70°F, but somewhat greater at higher temperatures. Hence it should rate as a "Best Buy" where high temperatures are infrequent. Refrigerating performance excellent at all temperatures.

Kelvinator KS 6-38 (Kelvinator Div., Nash-Kelvinator Corp., Detroit). \$183. 6.1 cu. ft. Kelvatex (corru-

gated paper) insulation. Sealed reciprocating unit. Freon. Cost of operation on test comparable to that of *Coldspot* at most temperatures. Performance excellent at all temperatures.

Leonard LS6-38 (Leonard Div., Nash-Kelvinator Corp., Detroit). \$183. Not tested this year, but essentially similar to *Kelvinator* except that refrigerating unit is mounted above instead of below the food storage chamber. Any resulting difference in operating economy will probably depend on location of refrigerator with respect to ventilation and surrounding air temperatures.

Norge S62-8 (Norge Div., Borg-Warner Corp., Detroit). \$183. 6.2 cu. ft. "Norge Approved" (Dry Zero) insulation. Open rotary compressor. Sulfur dioxide. Comparable in operating cost to *Coldspot*. Formerly rated a "Best Buy," the *Norge* has not shown sufficient improvement in economy of operation to maintain its comparative standing. It has, however, somewhat more cooling ability at very high temperatures than the other brands tested. This, along with its use of Dry Zero insulation, should make it a desirable purchase for continuously hot, humid climates. Note that the 10-year guarantee applies only to the compressor.

Ward's DeLuxe Cat. No. —652 (Montgomery Ward, mail order). \$131 plus shipping costs. 6.6 cu. ft. Balsam wool insulation. Open reciprocating unit. Freon. Operating cost somewhat high and insulation poorly sealed against moisture penetration. Because of low price, a good purchase where electric rates are low and where humidity of climate is not high for long periods.

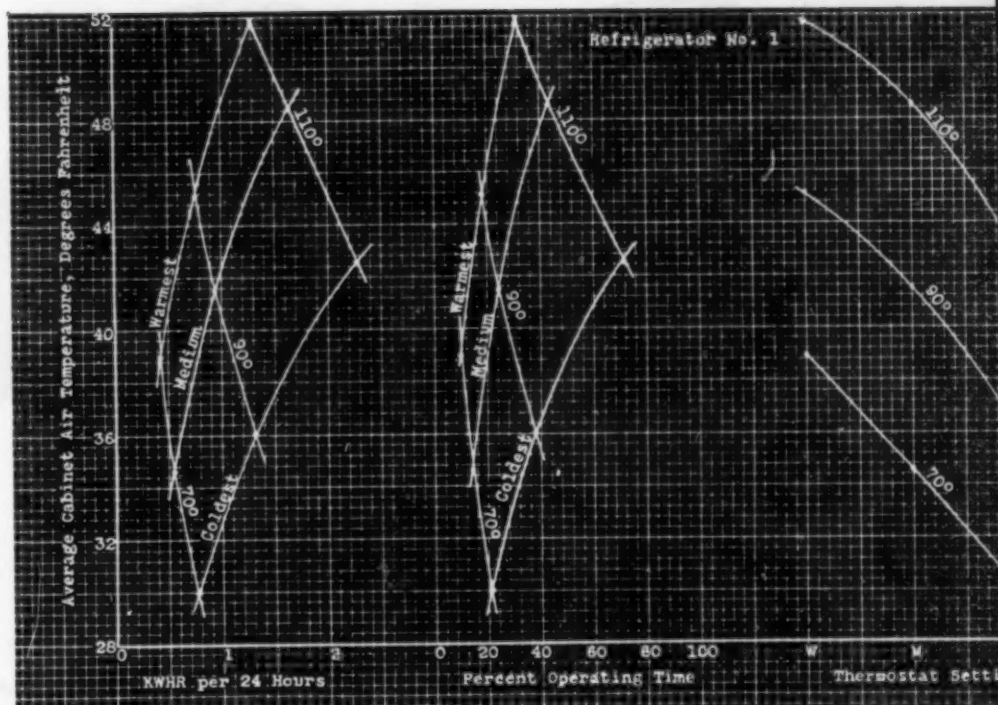
The following eight models are de luxe counterparts of models previously listed. Except as noted in the case of *Norge*, they are essentially the same in basic construction as the cheaper models, but are equipped with a greater variety of gadgets and other de luxe features.

General Electric B6-38. \$215.

Hotpoint 120EC62. \$208, not including fee for 5-year guarantee.

Westinghouse HDS 62. \$220; HD62, \$230.

Coldspot 3816. \$170.



THE BEGINNING OF A RATING

Performance graph compiled by CU technicians for refrigerator under test

Frigidaire Master 6-38. \$215.

Kelvinator K6-38. \$217.

Leonard L6-38. \$217.

Norge R61-8. \$213. More heavily insulated than Model S62-8, and should therefore be somewhat more economical to operate; generally required more energy on test, however, than the brands listed higher in this group.

Fairbanks-Morse EX6 (Fairbanks, Morse & Co., Indianapolis). \$190. 6.25 cu. ft. Glass wool insulation. Open reciprocating unit. Sulfur dioxide.

Ice-O-Matic DA3862 (Williams Oil-O-Matic Heating Corp., Bloomington, Ill.). About \$150. 6.2 cu. ft. Balsam wool insulation. Open reciprocating compressor, judged to be very durable. Methyl chloride.

Servel Electrolux J600 (Servel, Inc., Evansville, Ind.). Distributed through local gas companies: \$189 in NYC. 6 cu. ft. Both ammonia and methyl chloride used as refrigerants. See comments in text on performance and relative cost of operation, which will depend on comparative rates for gas and electricity. Since the refrigerating unit contains no moving parts, it is practically inaudible in operation and should be

more durable than motor-driven compressor units.

Likewise, danger of refrigerant leakage should be less. CU has received, however, two accounts of deaths by asphyxiation from gas refrigerators. Provision for adequate ventilation is especially important. Because of limited refrigerating capacity, *Electrolux* is "Acceptable" only where continuous high temperatures (above 100°F) will not be experienced.

The ice refrigerator included in CU's tests rated as follows:

Icedaire Model C-58 (McKee Refrigerator Co., Cobleskill, N. Y.). About \$80. 5.72 cu. ft. 100-lb. re-icing capacity. 3 to 4 inches insulation. Ice consumption with no food load and with door closed: at 70°F, 100 lbs. in about 6 days; at 90°F, in about 4 days. Refrigerating performance at 70°F excellent (42°F in milk compartment, 45°F average food space temperature). At 90°F, however, food space averaged 51°F and milk space 47°F. The *Icedaire* tested would reach limits of safety at about 85°F room temperature. It is rated next above the McKee *Duo-Draft* (see 1938 *Buying Guide*).



QUILL: "Lord only knows how this 'public' manages to live."



TOLLER: "Only the man who has lost freedom knows how to appreciate it."



COFFEE: "The consumer will have to run faster than Jesse Owens."

CU's SECOND ANNUAL MEETING

1500 members and friends attend it

IN New York's Town Hall last month fifteen hundred members and friends of Consumers Union gathered for CU's second annual membership meeting. Up front in a section set aside for them, sat many of the group leaders who have contributed so much to CU's growth. From one side of the famous meeting place to the other, there was hardly an empty seat.

Highlights of the meeting were:

Director Arthur Kallet reported that the total membership had increased during the year from 37,000 to 63,000; and that more than 18,000 of the members are organized in over 600 membership groups.

President Colston Warne discussed CU's new West Coast division, described plans for CU's exhibit at the New York World's Fair in 1939, and outlined work in the legislative field.

Miss Madeline Ross, speaking as staff representative, noted that the average wage had climbed from \$20.65 to \$24.15, an increase of 17 per cent.

A panel of five speakers discussed the relationship of the consumer to labor, legislation, fascism, the press, and organization. Two of these speeches, given by Michael J. Quill of the New York City Council and Representative John M. Coffee, were broadcast over WNYC, New York's municipal station.

Nearly a score of resolutions was acted on. (See next page.)

Paul J. Kern, a director of Consumers Union and Civil Service Commissioner of New York City, served as chairman.

A SLASHING attack upon the collusion of manufacturers and newspaper publishers to split the bond of interest between the consumer and the workingman was made by Quill, who opened the panel discussion. A former fighter for Irish independence and now president of the Transport Workers Union as well as a New York City councilman, Quill coupled a rich brogue with some colorful diction for one of the most incisive speeches of the evening.

"There is a strong propaganda campaign under way to prove that the worker and the consumer are not only separate individuals, but should be enemies," he said. "But by any fair standard, the little consumers who constitute about 98 per cent of the population are working people."

Pointing out that the newspaper publishers pose as disinterested observers—despite the fact that they are interested manufacturers—in their campaign to weaken the Wagner Act and otherwise hamstring organized labor, Quill declared that their method

has been to create a mythical public "that has nothing to do with workers and nothing to do with employers." This "public" is portrayed as the innocent victim in any strike or other attempt of workers to better their conditions.

"Lord only knows how this 'public' manages to live without working or without depending upon the profits created by workers," Quill observed, "but it probably manages to eke out a miserable existence upon a diet of newsprint and printer's ink."

REPRESENTATIVE COFFEE, author of the food and drug bill (H.R.5286) sponsored by Consumers Union, warned that the five-year fight for an adequate federal law was critically close to being lost. He discussed serious jokers in the notorious S.5 (see page 2), remarking, "as things stand now, the consumer will have to run faster than Jesse Owens just to stay where he is."

Coffee attacked especially the provision in S.5 that exempts proprietary medicine manufacturers from labeling drugs with a list of ingredients, merely requiring them to file the formula with the Dep't of Agriculture.

"In the case of an allergic individual killed by a secret ingredient in a patent medicine, it may be of some

comfort to his widow to know that the Secretary of Agriculture knew what the formula was, even though the victim didn't," he said.

A NOTE of hope in the democracies' struggle against the spread of fascism was voiced by Ernst Toller, exiled German playwright.

"Many reports which we receive from Germany assure us that the day will come when the black clouds which hang over the world will clear away," he concluded.

Toller, who was cornered backstage by several autograph hunters just before his speech, spoke slowly and earnestly. "Only the man who has lost freedom knows how to appreciate it," he told the audience. "Therefore I implore you to fight nazi propaganda in this country. Nobody may go so far in his feeling for tolerance as to be tolerant even toward the arch-enemies of tolerance."

An impressive theme developed and documented by Mr. Toller was that consumers suffer sharply under fascism, in terms both of the money they can earn and of the standard of living they can maintain with it.

FRANK L. PALMER, publisher of *People's Press* and a former member of the Board of Directors of Consumers Union, stirred the audience with his recital of a long list of newspapers and magazines that have refused to accept advertising from CU.

Speaking as a publisher, Palmer warned that the newspaper reader should not think that he has paid for his paper when he hands the newsboy 2 or 3 cents. In addition, the reader pays for all of the advertising that goes into the paper.

"As a publisher, I might as well be frank and say to you that you cannot depend on us for information about the goods you buy or for help in building such organizations as Consumers Union, not unless you are ready to build your own cooperative press or the labor press and support it adequately. We look to you for a little, but to the advertisers for much more."

SPeAKING on the need and the value of organization for consumers, Miss Mary Dublin, Executive Secretary of the National Consumers League, summarized organizational

work now being done and pictured graphically the means that business elements use to destroy such work.

"Read the reports of many trade association meetings and you see a concentrated drive to defeat the work of the cooperative movement," Miss Dublin said. "Listen to the stories of the difficulties consumer agencies find in getting their advertisements in the press. Watch the growth of hundreds of supposedly spontaneously-organized groups which purport to answer con-

sumer need, but which are, in fact, undercover efforts to catch the consumer and use him for purposes which may be directly in conflict with his own interests."

The consumer must be very much on his guard, Miss Dublin warned, to find out and put down such attempts to smother him. And as a basis for action, she urged, the consumer must recognize his own identity.

"He must never forget," she concluded "that he is 'everyman' as he goes to the market to buy. As farmer and as wage earner he must work to build and maintain his income. As consumer he must make that income go as far as it can to meet need. As farmer, as wage earner and as consumer, he must organize to represent his own interest in a world where nothing can be won without intensive organized effort."

Resolutions

CU members submitted seventeen resolutions for action at the annual meeting. Of these, on recommendation of the CU Board of Directors, the membership adopted four, referred four to the Board for consideration, and rejected nine, two substitute resolutions being adopted in place of several rejected. Two resolutions offered by the Board were adopted.

The Board's resolutions proposed that CU oppose the passage of the Food, Drug and Cosmetic bill (S.5) because it would disastrously weaken present regulation instead of improving it, and that members of Congress and the President be called upon to prevent enactment of S.5 (see page 2); also, that members of CU call for Congressional consideration of Rep. Coffee's Food, Drug and Cosmetic bill (H.R. 5286) as the only bill now before Congress which would provide effective protection for consumers.

FOUR resolutions concerning CU publications and other technical matters were adopted as a group. They provide that activities of the testing division be so planned as to enable CU to issue the annual *Buying Guide* not later than April 1 of each year; that a set publication date for the *Reports* be adhered to; that postcards rather than letters be used to receipt group memberships as an economy procedure; and that the Board consider the encouragement of regional



KATHLEEN MCINERNY

... Executive Secretary of the League of Women Shoppers, who becomes a member of CU's Board of Directors by vote of CU's members. Miss McNerny is the only new director to be named in this year's balloting. Re-elected were Directors A. J. Isserman, Charles A. Marlies, Bernard J. Reis.

Nearly 8,000 ballots were received from members. Results of the voting:

BOARD'S NOMINEES

A. J. Isserman	6,283
Charles A. Marlies	6,957
Kathleen McNerny	4,833
Bernard Reis	6,577

MEMBERS' NOMINEES

H. W. Cross	2,631
Lily Turner Davin	945
Gertrude Houser	589
Dr. Otto Steinbrocker	2,122

educational meetings, referenda on crucial matters of policy, and the introduction of a means whereby proportional representation in the election of Directors may be secured.

In urging the adoption of the above resolutions, the Resolutions Committee reported that the Board was eager to overcome the technical difficulties now present, in order to make these resolutions effective as soon as possible, that one of the Board's chief concerns is the greater activity of the membership of CU, and that it welcomes all recommendations of its members on this subject.

FOUR resolutions dealing with other technical aspects of CU, submitted by the Committee in a group, were rejected by the membership. One provided that CU leaflets be furnished to tradespeople of all kinds for delivery at homes. The Resolutions Committee urged that tradespeople selling particular products should take no part in obtaining CU memberships, as such action, even though well-intentioned, would be open to serious misinterpretation.

A second resolution suggested that the *Reports* be published bi-monthly instead of monthly, without lengthening subscription rights of members. The membership agreed that no sacrifice of issues to subscribers should be made.

A third resolution proposed that the abridged edition of the *Reports* be divided into two issues, one for male interest and the other for female interest. This was rejected as impractical and unnecessary.

The last resolution in this group provided that less space be devoted to illustrations in the *Reports* and more to reports on products. This resolution was rejected on the ground that many members feel the value of appropriate illustrations and that pictorial matter is a problem for editorial determination with each issue.

FOUR resolutions were referred to the Board for study. One proposed that the names of candidates for election to the Board be listed alphabetically on the ballots, and one that statements of policy be made by such candidates. The necessity of protecting the interest of CU members against raids by special interest groups of

advertisers, manufacturers or other such was pointed out by the Resolutions Committee, which reported that serious consideration would be given by the Board to these resolutions.

Another resolution in this group provided for the testing of certain items, including cigarettes (see page 30), beer, phonographs, trunks, gloves and groceries. The fourth resolution for study by the Board proposed additional classes of memberships in CU, at increased rates, to cover all publications and special reports of the organization.

THE following resolution was rejected, on the ground that it proposed an excessively costly procedure, attempted to bind the organization to action taken by the necessarily small portion of the membership attending the annual meetings, and improperly assumed that the Board of Directors was not responsive to the membership:

"Resolved, that whenever a resolution adopted by the membership at its annual meeting is subsequently rejected by the Board, such resolutions shall be submitted to the entire membership, with a fair statement of reasons for and against the resolution, and the vote thereon shall be binding on the Board."

The following resolution was also rejected, because it was felt that the best method of cooperation was not reflected therein: "Resolved, that Consumers Union again go on record as favoring consumers cooperatives and that in each issue of *Consumers Union Reports* space be given to the activities and development of consumer cooperation."

In its place, the membership unanimously adopted the following resolution: "Resolved, that Consumers Union, without in any way altering its objective standards of testing, assist the cooperatives in promoting higher quality standards by giving technical advice and by informing members

through the *CU Reports* of important developments in the field of cooperation."

THREE resolutions proposed that CU be restricted to rating and analyzing consumer goods and not give its attention to the problems of labor, the threat of fascism or "other ideologies." The Resolutions Committee urged the adoption of the following in their stead:

WHEREAS the objects of Consumers Union include the following: To obtain and provide for consumers information and counsel on consumers' goods and services, covering quality, price, and labor conditions under which such goods are produced and distributed; to give information and assistance on all matters relating to the expenditure of earnings and the family income; to initiate, to cooperate with, and to aid individual and group efforts of whatever nature and description seeking to create and maintain decent living standards for ultimate consumers, and

WHEREAS all people who labor, who comprise the overwhelming majority of the people of the United States, are consumers, and

WHEREAS their welfare as consumers is intimately bound up with their welfare as wage-earners, and

WHEREAS to create and maintain decent living standards, full freedom for the exercise of democratic rights is absolutely essential, and

WHEREAS the forces of fascism and reaction, which seek to destroy democratic rights in order to attack wage standards, working conditions, and social services, threaten the peace of the world with the desire for aggression and conquest, and

WHEREAS these forces seek to expend the national income in ever-increasing proportion for preparation for war,

NOW, THEREFORE, BE IT RESOLVED that Consumers Union in the future continue its policy of informing its members on labor conditions and continue its policy of supporting all group efforts to improve living conditions of wage-earners, and

BE IT FURTHER RESOLVED that Consumers Union initiate and aid in group efforts which seek to preserve the democratic processes in America and seek to prevent the inroads of reaction and fascism, and

BE IT FURTHER RESOLVED that Consumers Union from time to time report on these things to the membership through *Consumers Union Reports* and otherwise, and urge members to take appropriate action in respect to these matters.

After some debate, the membership voted to adopt the substitute resolution as presented.

Reports on CU

THE July and August issues of the *Reports* will carry the speeches given at the membership meeting by the President, the Director, and the Staff Representative, along with the Treasurer's report and a report by the Technical Supervisor.

FRESH FRUITS



& VEGETABLES

FRUIT and vegetable prices in general are considerably lower this year than last, according to comparisons in a recent issue of the Department of Agriculture's *Consumers Guide*. Figures comparing March of this year with March of 1937 show an average decrease of 29 per cent.

Prices of any fruit or vegetable usually decline as its season advances, and as wider growing areas start shipping to market. In a particular locality, however, prices are likely to be lowest and quality best when the market is supplied by local growers.

The season for small fruits opens up rapidly in June. Strawberries are already past their point of greatest shipments. Cherries reach the height of their season. Blackberries and raspberries are marketed in large quantities, and the first huckleberries and blueberries become available. In addition, apricots approach their greatest volume of shipments, while early Georgia peaches and southern and western melons foreshadow their main season, later in the summer.

Sweet cherries, for eating fresh, and the sour, used mainly for pies and sauces, are both highly perishable and tend to decay rapidly once the stems are removed. Watch out for leaky fruit which has stained the container; for

bruises, small, brown, decayed spots, and moldiness; and for worminess, which is not always easy to recognize. Wormy fruit is often hard and green on one side.

While the color of properly ripened cherries depends on the variety, they should in any case be plump and juicy and bright looking. Cherries are considered a good source of vitamins A and C.

Blackberries and raspberries are likewise very perishable, and leaky, bruised or moldy ones should be avoided. Unlike strawberries, blackberries and raspberries leave their caps behind when they are picked. Presence of adhering caps and stems indicates that the berries were picked green and will be hard and sour.

While the information will not help the shopper, it is interesting to know that berries keep best if picked early in the morning, apparently because they are cooler then, and for a while stay cooler than berries picked later.

Both raspberries and blackberries are listed as good sources of vitamin C and fair sources of iron. Raspberries are also a good source of vitamin A.

For best quality and flavor apricots must be tree-ripened. But since this fruit does not stand shipping well it must be picked slightly green if it is

to be sent very far. Consequently, home-grown apricots are preferable to those shipped long distances to market. Apricots which were immature when picked have a slightly greenish cast, never developing the full golden-yellow color and fine flavor of the tree-ripened fruit. If too immature, they tend to become rubbery instead of plump and juicy, and they shrivel if left standing.

Since they decay rapidly, bruised or injured apricots should not be purchased. Apricots, like cherries, are recommended as a good source of vitamins A and C.

LETTUCE, temporarily high-priced because the California crop was late in developing, is now a good deal cheaper and also better in quality.

New potatoes have practically replaced the old in the markets, and early maturing of the crop has made them low in price.

The season for heavy summer shipments of beets really commences in June. The best quality can be obtained early in the season when the beets are still young and tender, but later consumers should watch out for those which have stood in the field too long and become tough and woody. Age is often indicated by the shedding of the outer leaves, shown by circles of leaf scars around the top of the beet.

Fresh green tops of bunched beets make excellent greens (cooked like spinach), but the beets themselves may be of good quality even when the tops are wilted. Fresh, young tops with small, immature beets attached are often sold to be cooked whole as beet greens. These are usually plants which have been pulled in thinning the rows to make room for the remaining beets to develop.

Beet leaves are rated as an excellent source of vitamin G and a good source of vitamins A and B and of iron. The beets themselves, while only fair sources of the vitamins, are listed as rich in iron.

Tomatoes are shipped in large quantities in June, although in most sections they are much cheaper later in the summer when local supplies become available. Quality of home-grown tomatoes is likewise better. Those which must be shipped long distances are usually picked just as they begin

to turn red, since they are firmer then and stand shipping better. They are later ripened in storage at their destination. Such "green wrap" tomatoes are not as juicy as the home-grown and vine-ripened fruit. The greenest of them may be treated with ethylene gas to make them turn red.

Experiments indicate that tomatoes

ripened with ethylene, while they contain more vitamin C than green tomatoes, contain less than those which ripen by standing at room temperature. Tomatoes are an excellent source of vitamin C. They are considered a good source of vitamins A and B.

In buying tomatoes bear in mind the use to be made of them. Those which

are misshapen or scarred are usually appreciably cheaper than the perfectly symmetrical, unblemished ones, and will serve quite as well for many purposes. Avoid those which are angular in shape, however, since they are likely to be of poor flavor. Worminess is particularly objectionable in tomatoes and often difficult to detect.

The Workers Who Feed the U. S.

THE men who pick fresh peas for market, who grow corn that makes a green belt through the midwest, who harvest the fruit that is brightly piled on sidewalk stands, rank among the country's most poorly-paid workers.

These are the farm laborers: the hired man, or an entire family of migratory workers who follow the crops from one area to another. The word family means just that, for the women and children must also labor in the fields—whether they are raspberry pickers in New Jersey or sugar beet cultivators in Colorado.

It has been argued, of course, that healthy exercise in the sun helps to make strong men and women out of small boys and girls. When children of 8 and 10 get as little as 2 cents an hour and less for a back-breaking 10- or 12-hour day—when they are kept out of school, and when adults are kept out of these jobs—the argument loses much of its force.

Reliable statistics on the earnings and working hours of farm workers are difficult to find. One interesting study, touching only a small part of the field, was made during the summer and fall of 1936 under the joint direction of the United States Bureau of Agricultural Economics and the social research section of the Farm Security Administration.

Investigators were sent into a dozen widely-scattered counties to interview workers engaged in different types of agriculture. One of the surveys was made in Placer County, California, which dips from the Sierra Nevada Mountains into the fertile Sacramento Valley. It is a region of fruit farms, producing cherries, peaches and similar crops. Most of the workers are whites or Orientals.

The average annual income for a family unit was found to be \$539 for

the whites and \$747 for the Orientals, who put larger family groups into the field than do the whites. These figures mean that with most of a white family working, the year's earnings average to only \$10.36 a week; for the Orientals, the average is \$14.37.

Another survey was made in Pawnee County, Kansas, a wheat-growing region with some sugar beet production. Wages were computed on the basis of a single man's earnings. The research crew found that the average annual wage was \$260—exactly \$5 a week. Fifty-seven per cent of all the workers earned less than \$250 a year. The work week uniformly consisted of 6 days, and more than half of the men put in 11 or more hours daily.

Conditions were little better in Hamilton County, Iowa, in the heart of the corn belt. The average annual wage was \$287.65, and 80 per cent of the employees worked 11 or more hours each day.

Similar or even more discouraging pictures could be given of the plight of migratory workers who harvest many other kinds of crops, from lettuce to cranberries. In behalf of the small employing farmers, it must be pointed out that they are hardly in a position to pay fair wages. They receive on the average only about 35 cents of the consumer's food-dollar, and they are burdened with debt and taxes. When their crops are good, the price is usually poor; when the price is good, the crops are usually poor.

BUT it is a different story with the large farmers and the growers' associations. The latter have been conspicuous in using illegal methods to keep their workers in a state of peonage. For years there has hardly been a month during the harvest season when the newspapers have not reported

terroristic, vigilante movements directed against migratory workers in all parts of the country.

The rich Imperial Valley of California has been a center of vigilante activities. When lettuce pickers organized in 1934, asking for clean drinking water instead of the lukewarm flow in muddy irrigation ditches, the growers resorted to kidnaping. A year later two members of this AFL union were murdered, and the blessing of local newspapers was given to the killers. Northward at Salinas, Calif., a Filipino worker named Mrs. Marguerite Vitacion was denied the mercy of death by gunfire. Raiding vigilantes swept down upon a laborers' camp (typical of the flimsy, tarpaper shacks often provided by employers) and burned her.

All of the vigilantes, however, do not come out of the west. In the sandy plains of southern New Jersey lies Seabrook Farms, producing *Birdseye* frosted foods from a vast tract where mechanized agriculture has been developed so highly that airplanes are used for dusting peas against aphids. When Seabrook workers struck several years ago for union recognition and increased pay, it was characteristic that the company bought large quantities of tear gas to break the strike.

Ironically, it was the Seabrook strike that produced the present leader of the United Cannery, Agricultural, Packing and Allied Workers of America. A young Columbia University instructor named Donald Henderson got his first baptism of tear gas there.

This CIO union has only begun to organize what may be justly termed the peon class of America. But there are encouraging signs that in many parts of the country, the men and women who feed the United States are making gradual headway toward recognition of their own right to eat.

Canned FRUITS for SALADS

With ratings of 29 brands—12 "Fancy" and 17 "Choice"

THE U. S. Department of Agriculture has set no standards for fruits for salad. The brands below were rated on the basis of standards set by the Canners League of California. Actual testing, as in all CU tests of canned goods, was performed by graders of the Bureau of Agricultural Economics.

Only two grades—Fancy and Choice—are defined for fruits for salad. In both grades the mixture consists of apricots (halves), Bartlett pears (halves, quarters, sixths or eighths), Yellow Cling peaches (halves, quarters, sixths or eighths), pineapple (sectors), Maraschino-type cherries (white, pitted, colored red with reasonably fast color approved by the Department of Agriculture).

Proportions of the fruits to the total may vary within set limits. But for each six ounces of fruit and syrup, it is required that there be at least one piece of each variety. An 18-oz. can, for example, must have at least 3 pieces of each. Fancy grade fruit must be packed in syrup containing at least 21.6% sugar in the finished product. In addition, it is required that Fancy fruit be of good color for each variety, ripe but not mushy, uniform in size, symmetrical, and fairly free of blemishes.

Choice fruit is of somewhat lower quality than Fancy, but still good. In addition, the pineapple and cherry content may be slightly lower. The syrup in the finished product must contain at least 18% sugar.

Fancy

(Listed in order of increasing cost per lb. drained weight)

Iris (Haas, Baruch & Co., Los Angeles). 30c per 30-oz. can. 22.8c per lb. drained weight.

A GOVERNMENT GRADER

checks maturity of canned food samples for CU, one of several tests involved in determining ratings. . . .

June, 1938

Country Club (Kroger Grocery and Baking Co., Cincinnati). Three of four cans tested Fancy, the other Choice. 30c per 30-oz. can. 23.2c per lb. drained weight.

S&W (Sussman, Wormser & Co., NYC). Heavy syrup. 33c per 30-oz. can. 25.4c per lb. drained weight.

P&G (Paxton and Gallagher, Omaha). 33c per 30-oz. can. 26.4c per lb. drained weight.

Monarch (Reid, Murdoch & Co., Chicago). Heavy syrup. 37c per 30-oz. can. 26.6c per lb. drained weight.

Grisdale (Gristede Bros., Inc., NYC). 35c per 30-oz. can. 27.4c per lb. drained weight.

Baby Stuart (Sprague, Warner & Co., Chicago). 23c per 16-oz. can. 27.8c per lb. drained weight.

Red & White (Red & White Corp., Chicago). 27c per 20-oz. can. 28.8c per lb. drained weight.

One or more samples of each of the following brands did not meet the re-

quirements for Fancy fruit, as indicated:

Libby's (Libby, McNeill & Libby, Chicago). Two cans of four tested low in syrup density. 33c per 30-oz. can. 23.6c per lb. drained weight.

Heart's Delight (Richmond-Chase Co., San Jose, Calif.). Syrup density below requirement. 29c per 30-oz. can. 23.2c per lb. drained weight.

White Rose (Seeman Bros., Inc., NYC). One can tested slack filled because of low drained weight. 31c per 30-oz. can. 25.8c per lb. drained weight.

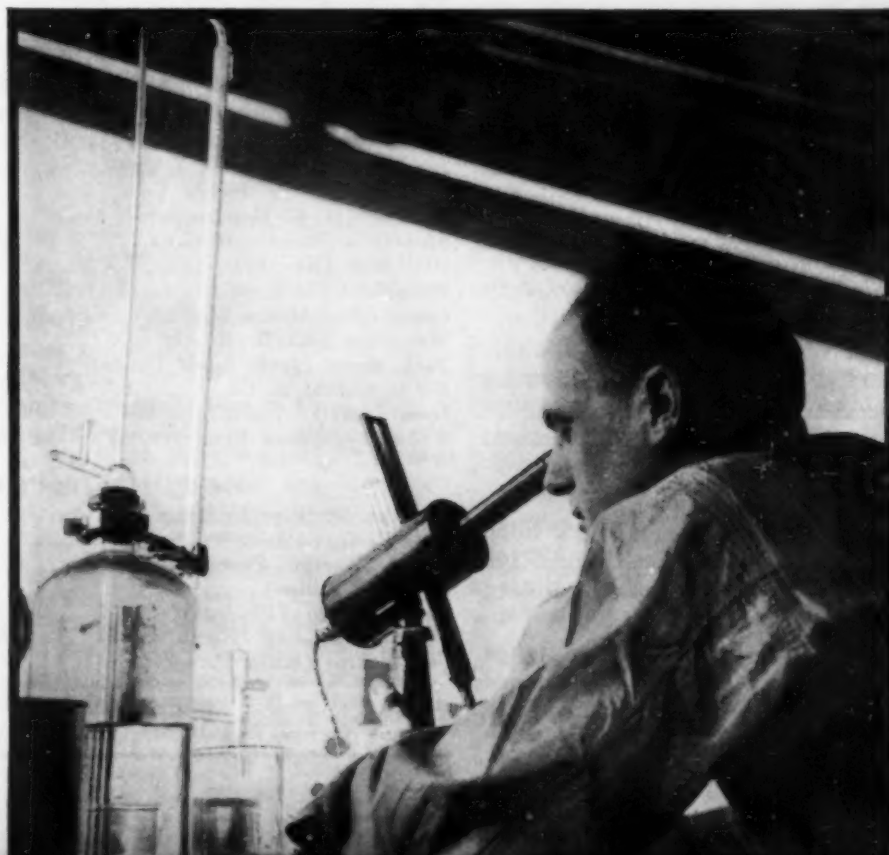
Canoe Club (McCann & Co., Pittsburgh). One can tested slack filled because of low drained weight. 35c per 30-oz. can. 28.6c per lb. drained weight.

Choice

(Listed in order of increasing cost per lb. drained weight)

IGA (Independent Grocers Alliance, Chicago). 25c per 30-oz. can. 18.4c per lb. drained weight.

Exquisite (Santa Cruz Fruit Packing Co., Oakland, Calif.). One can tested Fancy, another Choice. Fancy sample below requirement for syrup density. 29c per 30-oz. can. 21.4c per lb. drained weight.



Ferndell (Sprague, Warner & Co., Chicago). 17c per 17-oz. can. 21.4c per lb. drained weight.

Krasdale (A. Krasne, NYC). One can tested Fancy, another Choice. 29c per 30-oz. can. 21.8c per lb. drained weight.

Del Monte (California Packing Corp., San Francisco). Two of seven samples tested Fancy, remainder Choice. Both Fancy samples below requirements for syrup density. 30c per 30-oz. can. 22.8c per lb. drained weight.

USP (United States Products Corp., San Jose, Calif.). 29c per 29-oz. can. 24.1c per lb. drained weight.

Cherry Valley (Jewel Tea Co., Barrington, Ill.). 17c per 16-oz. can. 24.2c per lb. drained weight.

Oh-Boy (Karasik Bros. Co., Chicago). 18c per 15-oz. can. 24.5c per lb. drained weight.

All Gold (H. G. Prince & Co., Oakland, Calif.). 17c per 16-oz. can. 25.2c per lb. drained weight.

Rock Dell (Younglove Grocery Co., Tacoma, Wash.). 20c per 15-oz. can. 25.6c per lb. drained weight.

Premier (F. H. Leggett & Co., NYC). 19c per 16-oz. can. 26.4c per lb. drained weight.

Savoy (Steele-Wedeles Co., Chicago). 35c per 30-oz. can. 27.0c per lb. drained weight.

Sunbeam (Austin Nichols & Co., NYC). 10c per 8-oz. can. 27.8c per lb. drained weight.

Richelieu (Sprague, Warner & Co., Chicago). Two of three cans tested Choice, one Fancy. Fancy can had less than required syrup density. 43c per 30-oz. can. 31.2c per lb. drained weight.

One sample of each of the following brands did not meet requirements for Choice fruit, as indicated:

Royal Scarlet (R. C. Williams & Co., NYC). One can tested slack filled because of low drained weight. 27c per 30-oz. can. 23.7c per lb. drained weight.

Grand Union (Grand Union Co., NYC). One can tested slack filled because of low drained weight. 19c per 16-oz. can. 29.6c per lb. drained weight.

A&P (A&P, NYC). One can tested slack filled because of low drained weight. 25c per 20-oz. can. 32c per lb. drained weight.

CANNED GREEN BEANS

GREEN beans may be packed several ways: Asparagus style (in which the pods are approximately equal in length and packed parallel), Whole (in which whole pods are used, but without special arrangement in packing), Cut (in which the pods are packed in pieces 1 to 2½ inches in

length), and Shoestring (shredded).

Standards of the U. S. Department of Agriculture, according to which samples of the brands below were rated, cover the following points: flavor, maturity, absence of defects, uniformity of size, uniformity of color, clearness of liquor.

BRAND AND PACKER OR DISTRIBUTOR	PRICE (¢)		AVERAGE SCORE
	#2 CAN	CUT WHOLE	
Grade A			
A&P (A&P)		21	94 ¹
Monarch (Reid, Murdoch)	17	23	94
P&G (Paxton & Gallagher)	19		94
Reeves' Best (Daniel Reeves)		23	94
Sheffield (Sheffield Farms Co.)		23	94
Co-op (Eastern Cooperative Wholesale, NYC)	19		93
Country Club (Kroger Groc. & Baking)		20	93
Del Monte (Calif. Packing Corp.)	15	18	93
Ferndell (Sprague, Warner)		19	93
Grand Union (Grand Union)		19	93
Grisdale (Gristede Bros.)		27	93
Krasdale (A. Krasne)	17	19	93
Premier (F. H. Leggett)	18	23	93
Richelieu (Sprague, Warner)	19	28	93
Rock Dell (Younglove Groc. Co.)		20	93 ¹
S&W (Sussman, Wormser)	17	23	93
Bohack's (H. C. Bohack Co.)		19	92
Canoe Club (McCann & Co.)		23	92
Hart (W. R. Roach & Co.)		16	92
Libby's (Libby, McNeill & Libby)	13	19	92
Red & White (Red & White Corp.)	17		92
Cherry Valley (Jewel Tea Co.)	10		91
IGA (Independent Grocers Alliance)	16	20	91
Oh-Boy (Karasik Bros.)	13		90
White Rose (Seeman Bros.)	16	21	90
Grade B			
Blue Bell (Sauquoit Canning Co.)	10		89
Sweet Girl (Sterling Food Prod.)	15		89
Blue & White (Red & White)	14		86 ²
Kuner's (Kuner Pickle Co.)	14		85
Cayuga (H. C. Hemingway & Co.)	12		84
Stokely's (Stokely Bros.)	13	15	83 ²
Avondale (Kroger)	13		81
Reliable (A&P)	16		81 ³
Green-Glo (Albert W. Sisk)	9		79
Marcellus (W. R. Roach)	9		79
Jack Sprat (Jack Sprat Foods)	15		78
Gibbs (Gibbs & Co.)	13		76
Iona (A&P)	8		75
Exquisite (Santa Cruz Fruit Packing Co.)	15		75
Grade C			
Phillips (Phillips Packing Co.)	8		72
Pine Cone (Albert W. Sisk)	10		72
U8B4 (Burton, Proctor & Son)	8		70
Absco (Phillips)	10		69
Castle Haven (Phillips)	9		69
Consumers Co-op (North Pacific Co-op Wholesale, Seattle)	15		69 ¹
Serv-U-Rite (Krier Preserving Co.)	10		65

¹ One can below U. S. standard for drained weight.

² Variable in quality.

³ Three cans tested of this brand were mislabeled as Grade A.

CU'S MEMBERS report-

CU's articles on life insurance have brought forth a number of letters objecting to our stand, taking issue with our arguments, questioning our facts. This month we present and answer a cross-section of these letters, covering the main points raised. Letters which we have not space to print are being answered individually. Next month the regular articles resume, with further analyses of policies.

A Fair Comparison?

TO CU: . . . In many respects I feel as do you that term insurance is the best buy for the young individual who is uncertain of his future earnings. However, I do not believe that the article in the March issue presented a fair and accurate comparison of the whole-life and 20-year-term policy.

On page 14 [of the March issue] a \$10,000 whole-life policy is compared to a 20-year-term policy for an individual aged 25. . . . In this comparison the Metropolitan policy used was the Whole-Life Paid-Up at Age 85 policy. As you may know, the Metropolitan issues a special whole-life policy in units of \$5,000 with premiums payable for the whole of life. . . . The premium for this policy for \$10,000 of insurance is \$170.80 rather than \$190.40. . . . The 20-year-term policy is restricted to amounts of \$2,500 or greater and has underwriting which is exactly comparable to that of the whole-life policy. Therefore, to make a strictly accurate and fair comparison, these two should have been compared. . . . The table below would [then] have appeared rather than your Table I.

Year	Accumulation	
	Within Contract	Outside Accumulation
5	\$ 360	\$ 352
10	890	759
15	1,510	1,232
20	2,310	1,780

From this table it can be seen that the accumulation within the contract is much greater than that outside, particularly for the longer durations. However, as you point out, the outside accumulation offers more insurance protection than that inside. Nevertheless, I believe that the whole-life contract will have definite advantages for the individual who keeps it for 15 or 20 years, whereas the results obtained on page 14 tend to point out that the term contract is better even up to durations of 20 years. . . .

R.J.M.

Washington, D. C.

TO CU: . . . do you not think that you have been unfair to the Metropolitan by comparing 20-year Renewable-Term Insurance to Whole-Life Paid-Up at 85, rather than to Whole-Life? This is espe-

cially so in view of the fact that in a previous article you point out that only very select risks can get term insurance. Such people could also get Whole-Life insurance rather than Whole-Life Paid-Up at 85. . . .

G.F.

New York, N. Y.

Our purpose in the March Reports was to compare term insurance with typical ordinary life. The Metropolitan Whole-Life Paid-Up at 85 was chosen as a representative policy. It compares most favorably with ordinary life policies of other companies and is issued at a minimum of \$1,000, while the Metropolitan Whole-Life is issued for a minimum of \$5,000. The New York Life, the Mutual Life Insurance Co. of N. Y., and the Equitable Life Assurance Society of N. Y., all have ordinary life policies that cost more than the contract used in the comparison. The intended emphasis was on *types* of insurance, not on specific contracts.

Regardless of the contract used, the precise ratio between the represented amount of money in the cash value and the real amount of money in an outside savings fund is relatively unimportant. Whether one is greater or less than the other—which depends on the amount of interest the money outside can earn—has little bearing, as we pointed out in the article covering this point. The real significance is that the cash value is locked up during the life of the policyholder, and does not increase his total estate; while the outside savings are his to use at any time unencumbered, and go to his beneficiary when he dies.

Gadgets & Difficulty

TO CU: . . . I [have] encountered two cases where your life insurance article worked considerable harm. In one case a high school teacher lapsed a valuable endowment policy with a disability clause to buy a term policy and in another a physician lapsed an old whole-life policy, also with a disability clause, to buy renewable-term insurance.

When they learned that, in effect, they had traded a good Buick car for an Austin with no allowance and that they could not even buy back as good a Buick even at an advanced cost, they did not feel that they profited greatly by subscribing to your publication. . . .

NORMAN STERNBERG.

Newark, N. J.

TO CU: . . . The State of New York requires a satisfactory financial status of all insurance companies doing business there. Your readers will experience great difficulty in getting their insurance since all of the companies you recommend do not do business there since they do not meet with the financial requirements satisfactory to the insurance department of the State of New York. What is more, these companies are so small that although two of them seem to do business in the State of New Jersey, they have no office in Newark or any other large city. It's pretty sad when you have to obtain the services of a detective agency to find your life insurance company.

. . . That it is difficult for an individual to get this much prized term life insurance is patently untrue. A steam fitter I know just bought a thousand dollar term policy from the Prudential Life Insurance Company despite the contention of your insurance editor that term life insurance is only sold to very high grade risks and in amounts of \$5,000 and up as a rule.

NORMAN STERNBERG.

Newark, N. J.

In his first letter, Insurance Editor Sternberg ignores the insurance question, seems more concerned with policy "gadgets." A thousand dollars worth of insurance purchased a few years ago can be no better—or worse—than a similar amount purchased today. Income Disability is an "extra," and should not determine the choice of policy. It can be obtained separate from life insurance or in conjunction with term insurance. In Mr. Sternberg's home state, it is possible to buy monthly-income disability with a one-year renewable-term policy.

When an individual replaces a level-premium contract with a term policy, he retrieves his cash value and reduces his costs. The "no allowance" charge, as made in this letter, is a misrepresentation typical of many insurance advisers.

In his second letter Mr. Sternberg's implication that only New York requires a satisfactory financial status

for insurance companies is sheer nonsense. If he believes that to be true, however, as a resident of New Jersey he should complain to the New Jersey Insurance Department.

He objects justifiably that term insurance is difficult to get (even though he contradicts himself in his next sentence). We do not deny it. It has been repeatedly stated that the companies are more concerned with large-scale banking and investment than with selling insurance. As for the steam-fitter, we may point out that the Prudential contract is NON-renewable.

Incidentally, the Massachusetts Savings Banks are working out a renewable-term policy to offer the public.

Brains, Salaries & Skill

TO CU: . . . There has, of course, been much comment on the salaries of executive officers of insurance companies. There remains the fact that, financially speaking, life insurance is the largest business in the country. The presidents of these companies, and there are only a few who receive particularly large salaries . . . have extremely important positions, and the companies are in competition with private industry in securing their services. Such salaries, while uncommon, are by no means unusual in industry. . . . Brains command a premium.

Generally speaking, the investment officers of the large insurance companies are the best investment men in the country, and are so regarded by everyone who knows investments. A little investigation will prove that the Life companies are ahead of everyone else in foreseeing investment trends. Certainly the investment officers have made mistakes. There has never been anyone making investments who hasn't. But no person or organization has ever had as good a record of investment performance as the large life insurance companies. . . .

JOHN O. COLE.

New York, N. Y.

We might forgive Mr. Cole, an insurance man, for forgetting the findings of the Hughes-Armstrong Investigation of 1905, with its disclosures of incompetence and mismanagement in high places of the insurance world. But we suggest that he re-read the article in the *January Reports* reprinted from the *New Republic*; this survey of insurance executives' testimony before the Senate Railroad Committee renders such tributes as Mr. Cole's a little lugubrious.

As a case in point Mr. Cole might

consider the Metropolitan Life Insurance Company, which controls more policyholders' savings (\$4,500,000,000) than most of the other life companies combined. Assuredly it has a very sound investment in its loans on policies, amounting (in 1936) to \$494,000,000 at 6 per cent; but a 6 per cent interest charge for a policyholder's use of his own money, secured by savings which he has entrusted to the company, suggests usury more than investment skill.

In bonds the Metropolitan has invested close to \$2,500,000,000. The biggest single classification is government bonds, in which the company has close to \$1,000,000,000. This, too, is a good investment; but an individual with no great investing experience can get quite as good and quite as safe a return from government bonds as the Metropolitan's President Frederick H. Ecker, whose brains commanded a premium of \$150,000 in 1936.

In respect to investment foresight, we may point out that the Metropolitan has roughly \$700,000,000 in railroad bonds. A considerable percentage of all the money that all the life companies have in such bonds is now in default. And the Metropolitan's money is no exception.

It has, for instance, \$9,000,000 of Missouri Pacific bonds; they are now selling at 16 per cent of par. It has \$11,000,000 of St. Louis San Francisco bonds; they are now selling at less than 11 per cent of par. Mr. Ecker has become a director of a great many railroads, to help in reorganization after receivership; every one of them has subsequently gone into bankruptcy. We do not mean to single out Mr. Ecker; the record of other life insurance executives is no better.

In urging the separation of insurance and savings, as we have throughout this series, we have argued mainly from the standpoint of increasing the benefits and the usefulness of both. We have not discussed at any length the qualifications of insurance companies as bankers and investment houses. But we do not think that the present condition and the future prospects of most of the companies on this score alter our point.

Cost & "Net Cost"

TO CU: I have been particularly interested in your articles on life insurance.

. . . But in one respect, I feel they are seriously in error. . . .

Specifically, I feel it is a mistake to recommend one-year renewable-term unqualifiedly. I grant all that the articles say about the desirable features of such policies, but . . . although they rank high on the "quality" list, they rank low on the "cost" list, when recognition is taken of additions to cash value. For example, the actual cost per \$1,000 of insurance in effect, of a Northwestern Mutual straight life policy issued in 1931 was, in 1937, when allowance was made for interest on funds invested, for addition to cash value, and for actual coverage in effect, in the neighborhood of \$6 for a policy issued at age 25. The Eureka one-year renewable policy rate for age 30—the comparable figure—is \$8.30. . . .

C.C.T.

Youngstown, Ohio

The life insurance companies have an ingenious device for trapping the unwary. With the "net cost" method of policy comparison they seemingly prove that the more you pay for a given amount of insurance, the less will be the actual cost. It is important that CU members understand the mathematical legerdemain involved.

Below is a conventional net cost chart for a \$10,000 non-participating policy taken at age 35 with an annual premium of \$200.60.

Net premium for 20 years (20 x \$200.60)	\$4,012.00
Cash surrender value 20th year	3,107.50
Net cost for 20 years (by subtraction)	904.50
Net cost for 1 year (divide by 20)	45.23
Net cost per \$1,000	4.52

That is, if you (1) surrender your policy and sacrifice your protection to retrieve the cash, (2) ignore the interest on your over-payment or savings, and (3) forget that you were carrying decreasing insurance and not constant insurance, you can accept the net cost figure. But if you want to continue your policy, or if you die while the policy is in force, the net cost will be the total amount of premiums paid.

If the companies returned the cash value at death along with the face amount of the policy, the net cost comparison would be more valid. So long as the cash remains in the policy and

its growth does not increase the total estate, the net cost comparison is a gross misrepresentation.

With endowment policies the company demonstrates that at the end of the endowment period, when the insured receives more than the total of his net premium payments, the insurance has not only cost nothing but has led to a profit as well. The trick, of course, is in the interest factor.

Give a tailor \$1,000 and at the end of a year he can return your money and give you a suit "absolutely free." At 3 per cent your money has earned enough to pay for the suit. Your tailor, like the insurance company, will have served as your banker. If, however, your family would have to forfeit your \$1,000 if you did not survive the year you might hesitate before buying this "cost-free" suit. You should be equally hesitant about buying "cost-free" insurance. Actually, the lower the *net* cost the higher the *actual* cost.

Human Failings

TO CU: . . . I am not exceptional as a person who has never saved a cent outside of my investment in a twenty-year payment life insurance policy. I could save almost \$40 a year on my \$2,000 policy by adopting your plan. But I know my human failings. There is a certain compulsion about keeping up my payments on a policy already in force, but the \$40 would be gone long before I could get it to a savings bank or into a sound investment. . . .

M.S.

Albany, N. Y.

We are not equipped to probe exhaustively into the psychological problem of saving. But M. S. has apparently overlooked our discussion of it in the March *Reports*.

In answer to it we said, and here say again: "It is not that a life-insurance contract can compel people to save; it is rather that, of the many people who intend to save and have the necessary wherewithal, some are naturally attracted to insurance-savings contracts. The companies' argument would be more persuasive if they could account for the tremendous lapses of combination policies—on the average, \$5,000,000.000 a year. And what sort of compulsion is it that fails in nine out of ten policies?"

"The one thing necessary for sav-

ing, granted a desire, is a surplus of income after current expenses are met. Otherwise, any forced savings plan, rigidly coupled with insurance, degenerates into a forced lapse-or-surrender plan—with the consequent destruction of the entire insurance estate. . . ."

Lowdown

TO CU: . . . I am today surrendering one of my whole-life policies, having first obtained pure protection through renewable-term insurance from Metropolitan at a rate even less than I had been led to expect. While I am not wholly convinced that term and savings is a universally better plan than whole-life insurance, I am satisfied that it meets with my own individual needs far better. One thing is certain: I now understand the insurance program under which I have been operating. I have been doubtful about the soundness of this program since I inaugurated it 14 years ago, have asked insurance agents and the company actuary about it repeatedly, but never

got the honest-to-goodness lowdown until I . . . read the articles in the *Reports*.

Mr. — of N. Y. Life was aghast at my decision to cancel a valuable 14-year-old policy. He and the local agent requested me to go to St. Joseph, 65 miles, to see Mr. —. Upon arrival I was placed on the defensive by being asked what I wanted to know about my insurance. I replied simply that I thought term and savings a better plan than my current program and spent the next two hours defending this position, using arguments from the *Reports* to refute to my own satisfaction every argument Mr. — put forth. I [told] Mr. — . . . I'd be pleased to learn of any information he could learn to your discredit, if such there was. This was six weeks ago, and lack of further word leaves me convinced the great New York Life Company's facilities were unable to find anything very effective. . . .

W.W.T.

Sabetha, Kansas

And on this note we bring our question-and-answer period to a close.

Edward Berman — David Shelling

CONSUMERS UNION reports, with deep regret, the death of two of its consultants. Dr. David H. Shelling had contributed our articles on vitamins and cod-liver oil (January and February 1938 Reports). Dr. Edward Berman, a CU sponsor, wrote the introductory article for our series on life insurance (November 1937 Reports).

DR. SHELLING died on May 17, 1938, after an illness of more than two years; much of his recent work, including the articles for CU, was done from a hospital bed. Until his death Dr. Shelling was Associate Attending Pediatrician at the Jewish Hospital of Brooklyn, head of the Children's Clinic, and Director of the Pediatric Research Laboratory.

Dr. Shelling received his B.S. degree from Johns Hopkins in 1921, his medical degree from Yale in 1925.

In 1928 he became Instructor in Pediatrics at Johns Hopkins and Assistant Pediatrician in the Harriet Lane Home of that institution. Before this he had been Assistant Visiting Pediatrician at Greenpoint Hospital and Assistant Clinical Professor of Pediatrics at the Long Island College of Medicine. In 1936 he joined the staff of the Jewish Hospital.

Recognized as one of the authorities in his field, Dr. Shelling was the author of more than thirty articles on vitamins, cod-liver oil, rickets and related subjects.

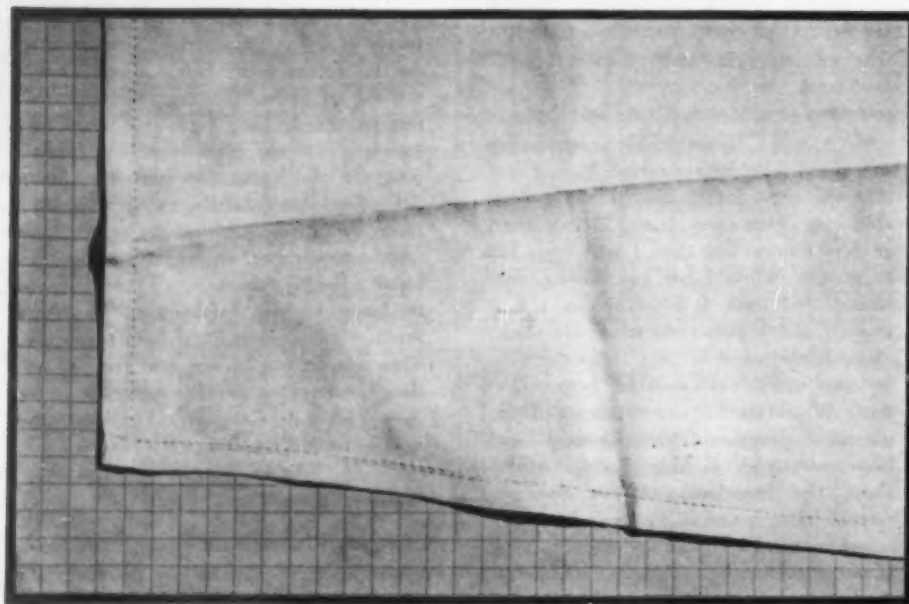
DR. EDWARD BERMAN died on May 31, also after a long illness. He was the senior labor economist in the Division of Social Research of the Works Progress Administration. An authority on life insurance and economics, he was consultant on industrial insurance to the President's Committee on Economic Security in 1934 and special investigator and senior economist for the Senate Committee on Interstate Commerce during the years 1935 and 1936.

Dr. Berman received his B.S. degree at Teachers College in 1920, his Master's degree in Economics at Columbia in 1921, his Ph.D. at the same university in 1923. For twelve years, from 1921 to 1933, he was a member of the Department of Economics at the University of Illinois.

Dr. Berman was the author of several books, including *Life Insurance: A Critical Examination* and *Labor and the Sherman Act*. He became a sponsor of Consumers Union at the time of its formation.

MEN'S HANDKERCHIEFS

You can do better at a 5- & - 10 than at a drugstore



GOTHAMWEVE—AFTER WASHING

But it wasn't much better before

THE individually-packaged handkerchiefs sold at the corner drugstore are admittedly convenient to purchase. But compared to what you can get at a 5-and-10-cent store, they are poor buys. The 5-and-10 products are better values all around.

Thus the conclusions from a limited survey of men's handkerchiefs, ranging in price from 3c to 35c, including 12 packaged brands and representative samples from five national 5-and-10-cent store chains.¹

Examination of the handkerchiefs for workmanship and appearance covered such points as these:

1. Is the handkerchief square, or is it longer in one direction than the other?
2. Are the edges torn or cut? (If cut, they may not be straight with the threads of the fabric, and will not then remain square after the first washing; if torn, they will remain square.)
3. Are the hems neatly finished?
4. Are there any fabric defects?
5. Is the handkerchief big enough?

On the whole, little difference was found between the chain store and the branded handkerchiefs in regard to

any of these points, although the branded handkerchiefs were more uniform in total area. But the handkerchief with the most noticeable defects—two inches longer in one direction than the other, very crooked cut edges, and defective fabrics—was *Gothamweve*, a packaged brand. These defects were so obvious as to be noticeable to anyone examining the handkerchiefs (except that the packaging, of course, does not permit examination before purchasing).

The significant difference between the packaged and the chain store handkerchiefs is in the prices charged for similar fabrics. Most striking examples of this difference were shown by the *Paris* and *Manhattan* cottons. *Paris* fabrics, at 3 for 25c, could be matched in the 5-and-10-cent stores for 3c each. *Manhattan*, at 25c, had no finer or stronger fabric than many 10c handkerchiefs bought at Kress's and Woolworth's.

Schulte's *Wear Well* and the widely-distributed *Sealpackerchief* were neatly made, but the fabrics were mediocre. *Arrow's* Quality H, at 2 for 25c, was the best buy of the cotton packaged brands; but it could be equaled in the chain stores for 10c. While the heavier cottons were usually stronger than the

lighter ones, the differences in bursting strength were, with few exceptions, too small to make much difference in durability.

In linens the branded lines surpassed the chains' products for tightness of weave and fineness of fabric, but at a cost of 25c and 35c. At 10c the chains are limited to coarser, but not necessarily weaker, fabrics. Whether the coarser 10c linens are more or less satisfactory than the more tightly-woven 10c cottons is largely a matter of personal preference. The linen handkerchiefs tested were all stronger than the cottons; furthermore, linen is softer and more absorbent than cotton, and will not stain so easily.

The ratings are based on quality of the fabric, general workmanship and appearance of the handkerchief, all in relation to price. Only all-white handkerchiefs were tested. Hems varied from hand-rolled and narrow machine-stitching to one-inch hemstitching. A few had white, woven stripe border designs.

Cotton

Best Buys

Finely-woven handkerchiefs from 5-and-10-cent stores at 10c. Narrow hems (some hand-rolled) and white woven pin-striped borders.

Coarsely-woven handkerchiefs from 5-and-10-cent stores at 3c, 3 for 10c, and 5c. "Best Buys" because of price only.

Also Acceptable

(In estimated order of merit)

Arrow Quality H (Cluett, Peabody & Co., Inc., NYC). 2 for 25c. Best value in the packaged brands. Fabric similar to 10c handkerchiefs above.
Wear Well (A. Schulte cigar stores). 10c.

Sealpackerchief Banner, 10c; *Sealpackerchief True Blue*, 2 for 25c; *Sealpackerchief Pennant*, 15c (International Handkerchief Mfg. Co., NYC). The fineness of these fabrics corresponds to the price range. The fabric in the 10c handkerchief was similar to that in the Schulte *Wear Well*; the fabric in the 15c handkerchief was not so fine as that in the *Arrow* at 2 for 25c.

Riegel (purchased at independent

CONSUMERS UNION Reports

¹ F. & W. Grand, Grant, Kresge, Kress, Woolworth.

store). 10c. Finer fabric than *Wear Well*, but edges cut unevenly.

Hand Kraft (purchased at independent store). 10c. Finer fabric than *Wear Well*, but edges cut unevenly.

Manhattan (Manhattan Shirt Co., NYC). 25c. Fine weave comparable to the "Best Buys" and *Arrow Quality H*. Hand-rolled edge and rather fancy woven stripe border.

Paris Kerchiefs (A. Stein & Co., NYC). 3 for 25c. Coarse fabrics comparable to 3c and 5c handkerchiefs from the 5-and-10-cent stores listed above.

Eveready (purchased at independent store). 10c. Fabric similar to *Paris*.

Kec (Weco Products Co., Chicago). 10c, 2 for 25c, 15c. The 10c fabric is similar to *Paris* and the more expensive are correspondingly finer. The edges were cut, in some cases quite unevenly.

Softex (Druggists Supply Corp., NYC). 10c. Fabric similar to *Wear Well*, but edges cut unevenly.

Not Acceptable

Criterion (purchased at independent store). 10c. Very small. Coarse fabric.

Gothamweave (Brooklyn Handkerchief Co., Brooklyn). 10c and 2 for 25c. Fabrics comparable in thread count to *Sealpackerchief*, but all samples examined had noticeable defects in weave. Edges cut instead of torn and very uneven. Handkerchiefs not square.

Linen

Best Buys

5-and-10-cent store handkerchiefs at 10c. Coarsely woven but strong and neatly made.

Also Acceptable

(In estimated order of merit)

All of the following handkerchiefs are made of finer linen than the "Best Buys."

Paris Kerchiefs. 25c.

Arrow Quality D. 25c.

Riegel (purchased at independent store). 10c.

Arrow. 35c. Finest linen weave tested.

Manhattan. 35c.

June, 1938

PROTECTING YOUR HOUSE

against rain and snow, wind and water

SIXTH ARTICLE IN A SERIES BY ALBERT MAYER

WE have already touched on many of the principles involved in protecting your house from wind, rain, water, heat, and cold. Proper attention to the selection of the site and to the layout and orientation of the house will appreciably minimize the problems of insulation and waterproofing. Both selection and layout have a tremendous effect on the kind and the cost of specific systems and materials necessary for adequate protection.

We shall confine this month's article to a more detailed examination of waterproofing—considering, in terms of wind, rain and snow—the problems of roofing and flashings, wall-tightness, windows and doors, weatherstripping and caulking. Protection from water, as distinguished from rain, generally involves only the cellar and bathroom, and is discussed in that connection.

In a subsequent article we shall look into the problems of protection against heat and cold.

Roofs: Flat and Sloping

THE important factors here are weathertightness, length of life, maintenance cost, resistance to fire, slope at which usable, appearance. Insulating value, often mentioned, is largely sales talk, for roofing in itself has very little insulating value.

The type of roofing that can be used depends primarily on the degree of slope—to take an obvious example, you can't use shingles on a flat roof. So the first point to settle is whether the roof is to be flat or sloping; and if sloping, what angle the slope shall take.

Disregarding the æsthetic and emotional prejudices that surround this question, let us consider some respective advantages and disadvantages. The initial cost of a flat roof is slightly less than that of a simple sloping roof—even with the heavier framing nec-

essary for a snow load; and much less than a sloping roof with a lot of gables, dormers, etc. But taking into account the shorter life of a flat roof, its maintenance and replacement cost is likely to average about \$7 a year higher on a 6-room house than the cost of the best sloping roof.

The flat roof has two main advantages: it imposes no limitation on the floor plan or on later enlargement of the house; and the space may be utilized as a terrace. The sloping roof has four advantages, but they must be considered with definite qualifications.

First, the sloping roof will give you extra storage space in the attic. But with a cellar, this space is probably unnecessary, and the stairway to the attic takes up valuable space on the floor below.

Secondly, an attic will allow for later expansion into attic rooms. But the installation of dormer windows and plumbing and heating connections entail an expensive investment for a hypothetical future gain.

Thirdly, a properly-ventilated attic assures a more equable temperature on the floor below. But a furred ceiling under a flat roof achieves the same result.

Fourthly, the sloping roof is supposed to be better suited to a northern climate in which a snow load is encountered. But in presenting its award to a flat-roofed house, the 1936 Canadian Small House Contest disposed of this contention.

Roofing Materials

WE shall consider two main types of roofing for flat roofs: built-up and canvas. *Ruberoïd* and *Celotex Traffic Top* can be used with built-up roofing to provide a walking surface; canvas can be had in a heavy weight for the same purpose. For sloping roofs we shall consider wood, slate, asbestos, and asphalt shingles; roll roofing; metal roofings.

The varying degrees of fire resistance afforded by roofing materials have been classified by the National Board of Fire Underwriters as "A," "B," "C," and "no rating." Some of the Board's regional offices go further than this and make a definite allowance for the fire-safeness of the roof in the insurance cost for the house.

There are so many different brands of roofing, so many different weights, laps, and combinations in the same roofing type, that it is impossible to cover them here. But here are a few illustrations: asbestos shingles with American lap are rated A; the same shingles with Dutch lap are rated B; a B rating is also given to most asphalt shingles, to #1 smooth surface ready

roofing, and to asphalt-saturated rag felt on a flat roof covered with slag (the latter without slag is rated C).¹

For flat roofs, the almost universal type is built-up roofing consisting of several layers of impregnated felt lapped and cemented together with either tar pitch or asphalt, and with a top surface of small gravel or slag. The slag prevents leaves or other objects from becoming imbedded in the roof, acts as a protection from the sun, and as a fire retardant.

Depending on the width of lap there are 3-ply, 4-ply, and 5-ply roofs with a minimum life expectation of 10,

¹ For detailed information write National Board of Fire Underwriters, 207 East Ohio Street, Chicago.

Types of Roofs

Figures are presented here for minimum slopes, life, and approximate first cost of various types of roofs. Like all construction figures in this series, they are guides only to relative costs in the New York City area in the spring of 1938. They will vary with labor rates, changes in material prices, the contractor, quality of workmanship, and locality.

TYPE OF ROOFING	MINIMUM ALLOWABLE SLOPE WITH USUAL LAP	PROBABLE LIFE, PROPERLY INSTALLED AND MAINTAINED ¹	APPROX. COST PER 100 Sq. Ft.
Asbestos Shingles			
American pattern	8"	Life of House	\$21
Dutch pattern	8"	25 yrs.	17
Hexagonal pattern	8"	25 yrs.	16
Asphalt Shingles			
(with imbedded slate granules)			
190 lb.	6"	12-15 yrs. ²	5
250 lb.	6"	15 yrs. ²	7
Built-Up Roofing			
3 ply, and slag or gravel.....	1½"	10 yrs.	12
4 ply	1½"	15 yrs.	15
5 ply	1½"	20 yrs.	20
3 ply plus Ruberoid walking surface	1½"	15 yrs.	22
3 ply plus Celotex Traffic Top	1½"	15 yrs.	30
Canvas			
10 oz. weight.....	1½"	30 yrs.	20
16 oz. weight for walking.....	1½"	10-15 yrs.	30
Metal Roofs			
Galvanized Steel No. 26 gauge..	3"	10-15 yrs.	13
Tin Flat Seam.....	1½"	20 yrs.	25
Copper Flat Seam.....	1½"	Life of House	60
Roll Roofing			
2" to 4" lap.....	3"	15 yrs. ²	5
17" to 19" lap.....	1½"	20 yrs. ²	10
Slate			
Pennsylvania Black	6"	Life of House	18
Vermont Variegated Colors.....	6"	Life of House	26
Wood Shingles	6"	Life of House	10

¹ Proper maintenance means different work and different cost for each type of roof. Where properly installed and maintained, minimum life-period is frequently exceeded. See section on Roofing Maintenance, page 29.

² In the south, where the climate is hot and humid, these roofs have a much shorter life—probably not over 7 years.

³ Built-up roofing has a maximum slope of 2". At greater slopes it may run in hot weather.

15, and 20 years respectively. If this roof is to be walked on, there should be slat walkways for protection.

Canvas is considerably better for a roof that is to be walked upon. It is also the customary surface for open porches. However, canvas is not only expensive in itself, but requires tightly-fitting roofing boards underneath, pointed up with white lead; the ordinary roof requires only square boards of a lower grade. Minimum weight of the canvas should be 10 oz.—16 oz. if it is to be walked on. It can be painted any color.

Two other slightly cheaper roof finishes that can be walked on are *Ruberoid* and *Celotex Traffic Top*. These are placed on top of three plies of built-up roofing; and can be had only in dark colors or black.

It is better to build a flat roof with an overhang, or what might be called a flat eave, than with a parapet wall. The joint between such a wall and the roof is a troublesome one to make permanently watertight, due to lumber shrinkage. The overhang also gives the walls some protection from rain. A slag or gravel roof should have metal gravel stops at all edges, to keep the slag or gravel from being swept away.

Generally speaking, a sloping roof has a longer life span than a flat roof. And the nailing is as important a factor in the roof's life as the shingles used. Copper nails should be used, so located as to be completely covered by the shingles.³

Each type of shingle suitable for sloping roofs has a minimum allowable slope adjusted to a corresponding amount of overlapping. Follow the manufacturers' instructions as to proper lap and other details of installation. If the slope is less than the minimum required, slowly flowing water may trickle back or the wind may blow water into the openings. By increasing the amount of lap the minimum slope may be slightly decreased from the minimums given in the table.

Once a roof is installed it is difficult to tell whether the amount of lap is adequate for the length of the shingles. But if the shingles are wood or asphalt they are likely to curl when too great a length is exposed.

² In an existing house, you can tell a roof that has been patched by the visibility of the nails.

All shingles should be laid over tight roofing boards, on impregnated felt. In moist climates wood shingles should be laid on cleats to allow room for ventilation underneath. The strength of the framing should be checked before slate or asbestos shingles are used, because of their greater weight.

Wood shingles should be #1 all-heart, edge-grained, clear. The best are made of southern cypress, redwood, or cedar; white pine and southern yellow pine are more inclined to decay.

Roll roofing, a bituminous composition similar to asphalt shingles, should be laid in long strips either parallel to the eaves or down the slope. One of the varieties obtainable is covered with mineral granules in various colors. In another recent variety the top is covered with a thin copper foil for greater durability. The metal roofs—galvanized iron, copper, etc.—have the advantage of usability on slight slopes, the disadvantage of being noisy when it rains.

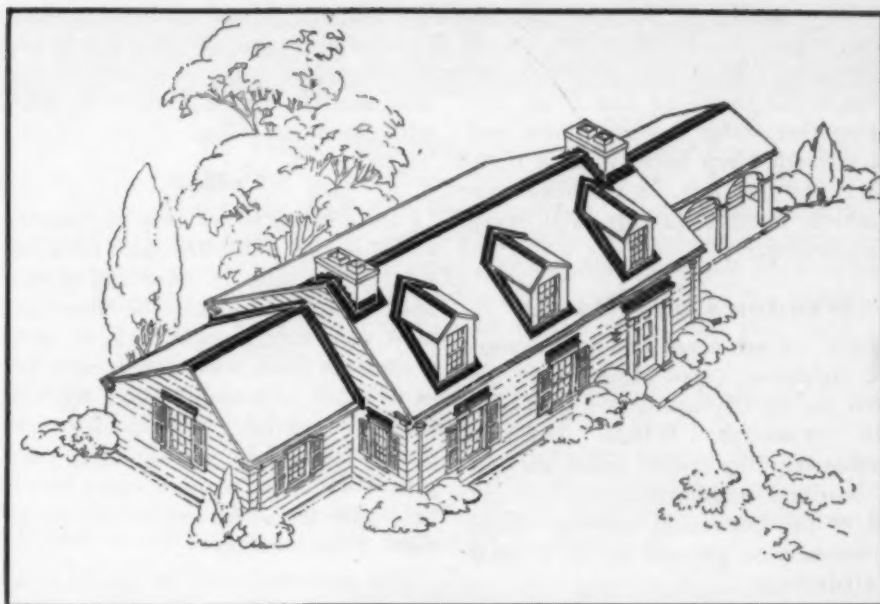
Roofing Maintenance

EACH roof requires a different kind of maintenance. And in each case the manufacturers' directions as to method and frequency should be followed. Experience differs greatly as to maintenance costs, and the figures we quote below are not the results of an average of the widely-differing individual figures but rather the recorded experience of one concern owning and operating many houses.

Costs given are purely maintenance costs. No account is taken of any yearly allowance or sinking fund which may be set up to cover eventual replacement.

TYPE OF ROOFING	PROBABLE YEARLY MAINTENANCE COST
Asbestos Shingles . . .	\$10
Asphalt Shingles . . .	5
Built-up Roofing . . .	12
Canvas	1.50
Metal Roofs— (100 sq. ft.)	
Galvanized Steel . . .	10
Copper	Nothing
Roll Roofing	5
Slate	10
Wood Shingles	12

Though these costs are in terms of yearly figures, actually most roofs require definite maintenance only at pe-



FLASHINGS

... are essential to prevent leakage at the structural ridges and valleys. The black lines above indicate where flashings belong.

riodic intervals; that is, every second or third year. Maintenance in general is of two kinds. There is the periodic maintenance—repainting of canvas, treating of wood shingles—required if the roof is to last its predicted life. Then there is the occasional maintenance required as need develops, as when pieces of slate spall off.

Flashings

LEAKS are more frequently due to defective or inadequate flashings than to the roof itself. Flashing is the waterproof material used to cover a joint made by two surfaces meeting at an angle.

They are essential between the roof and chimney, around plumbing pipes piercing the roof, at the base of parapet walls, over window and door heads, at the joints between the porch floor and the house, and at all such structural ridges and valleys.

A good flashing must lap well under the materials which it joins; it must be at least 6" high so that accumulated water will not back over it; and it must turn up behind the vertical surface. It must be continuous (its lengths soldered together if of metal), and must not be pierced by nails.

Flashings may be of impregnated paper, galvanized steel, impregnated fabric, or copper, depending on the amount of money to be invested. Paper

and fabric are more subject to damage, and in frame houses are likely to tear as the framing shrinks. Galvanized iron can be used instead of copper, but requires repainting and will eventually rust in the portions inaccessible for painting. As the difference in cost between galvanized iron and 16-oz. copper, including gutters and downspouts, is less than \$40, the copper is cheaper in the long run. Fabric, though it costs about \$70 less than copper, is inadvisable for a long-term investment.

Wall-Tightness

CLAPBOARD or shingle siding is usually backed with waterproof paper which makes it generally safe from leakage through the wall. Special care must be taken to avoid leaks in the corners.

Brick and stone exteriors are particularly subject to leaks. There is a tendency for mortar to develop hair-line separations from the brick, allowing seepage through the joints in a driving rain. Brick which is porous enough for mortar to cling to should be selected. Unflushed projections and raked joints (as contrasted with flush joints) are special causes of leakage and should be avoided.

Window sills of brick or jointed stone are a major source of trouble. Sills must be a solid continuous piece—slate or aluminum or a single piece

of stone—and must slope enough to shed water. In frame construction, there should be a 1" air space between wood sheathing and brick facing so that water can run down and out through weep holes without damage to the interiors. In masonry construction interior furring will serve this purpose.

Windows and Doors

HERE we are concerned with watertightness; air-leakage will be taken up in the article on heat and cold protection. While window weatherstripping comes under the latter heading, weatherstripping around and at the bottom of exterior doors is necessary to prevent water- as well as air-leakage.

Casement windows are sometimes preferable to the usual double-hung sash. They have a larger ventilation opening in any given size. But they should open out inasmuch as it is very difficult to get a watertight joint with inward-opening casements; and they should be of steel since wood casements opening out will not stand up under constant exposure to rain. To retard rusting from exposure on the outside and condensation on the inside, a new process called Bonderizing (something like galvanizing) can

be used at a negligible extra cost.

In a masonry or masonry veneer building, the joint between the window and the masonry must be filled with elastic caulking.

Cellar

A WET cellar is not only unpleasant; it is also unhealthy, and the intermittent moisture is injurious to timbers and woodwork. The first and most necessary precaution is to select a site free from water—generally one at a slight elevation, or on slightly-sloping ground. If possible, the ground should be porous, e.g., sand, gravel, or loam. Ground water should be below the cellar level—10' to 15' down from the grade.

The ground should be graded away from the house in all directions so that surface water can drain off. And it should be planted with grass so that water will not percolate too rapidly into the soil. Downspouts from the roof must not drain near the walls: the water should be led away either by a surface concrete gutter or by underground cast iron pipe leading into a drywell.

If, however, you are unable to avoid the conditions of soil and groundwater that produce a wet cellar, there are several ways to remedy the situation:

by underdrainage, by integral waterproofing, by membrane waterproofing.

The underdrainage system is simple, inexpensive, and especially effective if the ground is reasonably porous. It consists of a series of open-joint farm tile drains covered with waterproof paper and set just below the cellar level in a bed of gravel or broken stone. If there is not much water the drain system can discharge into a distant and lower drywell. If a great deal of water is involved and the soil is not porous, the system requires a regular storm sewer into which to discharge. Cost of installation should not exceed \$50, including drywell. It is a good precaution even in a dry cellar.

Integral waterproofing simply means concrete of a sufficiently rich mixture, properly keyed at all joints (especially between floors and walls), carefully placed so that there will be no open cracks. If blocks or other built-up masonry are used, the outside should be coated with cement plaster. But this is not quite as effective as the solid concrete.

The most effective system of repelling water is the membrane. This means, in effect, a continuous envelope of waterproofing fabric laid in pitch or asphalt. It is extremely expensive—not less than \$250 for a 6-room house.

An already-existent wet cellar is more difficult and much more expensive to waterproof than a new cellar. But a wet cellar may be due to leaking pipes or condensation caused by lack of proper ventilation.³ And these simpler explanations should be investigated first.

Bathroom

THE problem of water in a bathroom with shower is easily met, but should not be ignored (see discussion of bathroom wall finishes in *May Reports*). When the shower is over a tub, avoid having window at any point above the tub where the shower will constantly splash it, causing leakage and rotting of the window. In a stall shower, be sure to have a lead pan or receptor underneath, with its edges turned up. There must be a curb between the shower stall and the bathroom floor.

³ For further information and illustrations, see *Making Cellars Dry*, Farmers' Bulletin No. 1572, Department of Agriculture; Supt. of Documents, Washington, D. C.

CU announces for July a report on cigarettes



covering more than 40 brands. It will include statistics on cigarette manufacture; an analysis of types; data demonstrating the effects of smoking; findings from carefully controlled taste tests; listings, by brands, for nicotine content and flavoring. The facts about de-nicotinized cigarettes and filter-holders will also be presented.

CONSUMERS UNION

(Continued from page 2)

the accumulating mass of evidence from medical and scientific sources as to the dangers of spray residue. And the court review section in S.5 is their supreme triumph.

That the court review joker nullifies a great many provisions in the bill vital to public protection against injurious products is, of course, only incidental to the purpose of the International Apple Association. But its lawyers will receive the undying gratitude of all those patent medicine and food manufacturers who for the past five years have opposed the enactment of decent food and drug legislation.

Consumer organizations have been so outspoken in condemning the court review joker that it may possibly be killed by the conference committee which has the bill as we write. *But S.5, even without the court review section, is still pitifully inadequate, still a bitter betrayal of consumers.* Here are some of its other outstanding defects:

1. *The authority of the Food and Drug Administration to make multiple seizures is curtailed.* Since multiple seizures have been one of the most effective weapons of the Administration against offenders, this power should in no way be limited.

2. *Adequate protection is not provided against potentially lethal preparations such as the notorious elixir of sulfanilamide which last fall killed almost 100 men, women and children in the course of a few weeks.*

At the time of the tragedy Secretary Wallace made excellent recommendations for minimum requirements of legislation to protect the public from criminally careless, unscrupulous or ignorant manufacturers. These recommendations have been followed only in part; some of the most important have been completely disregarded.

S.5 does provide licensing control of a sort for new drugs, but the licensing provision has serious defects. The Secretary must reject an application within 180 days after its filing, if he rejects it at all, and if he does not it becomes effective.

But the harmful effects of drugs are often not recognized until they have been in use over a long period. No limitations should be placed upon the length of time available for investigating the safety of untried medicines before permitting them to be sold to the public.

3. *Patent medicines do not have to be labeled with a statement of their ingredients.* Intelligent self-treatment of even minor ailments is impossible unless the user knows what drugs he is using. Formula disclosure is required by many foreign countries and the very manufacturers who keep the composition of their products secret from the American public label their wares for export with a statement of ingredients.

4. *Proprietary foods are exempt from formula disclosure if a statement of the ingredients "would give to competitors information they could not otherwise*

obtain." Manufacturers can be counted upon to make full use of the excuse thus provided for not telling the public what is in their products. Mixed feeds for livestock are labeled with their composition. Although it is recognized that a farmer has a right to know what he feeds his pigs, S.5 does not extend to women the right to as much information about the foods they give their children.

5. *S.5 does not provide for the establishment of standards of quality for canned goods.* Innumerable tests of canned fruits and vegetables have shown that neither brand name nor price is any criterion of quality. Under S.5 women will be forced to continue to guess regarding the quality of canned products.

6. *The provisions regarding penalties for violations, publicity, and criminal proceedings are all inadequate from the consumer point of view.* We have analyzed most of these points before.

• • •

The conference committee which now has S.5 will seek to iron out differences between the bill just passed by the House and the version passed last year by the Senate. As we go to press, there is no way of knowing just what the fate of the bill will be.

It may, of course, die in committee; but the chances for that seem slight. If it passes the committee, it goes back to both the Senate and the House for approval, which is a foregone conclusion at this stage. From there it goes to the President, who will have ten days in which to sign or veto the bill.

President Roosevelt should be flooded with telegrams, letters and postcards demanding that S.5 be vetoed.

Every member of Consumers Union should take action on this matter if only to protect his own health and the health of his family.

CONFERENCE COMMITTEE APPROVES S.5! CONSUMERS MUST ACT AT ONCE!

A last-minute wire from Washington brings the news that the Copeland bill has passed the conference committee.

The court review section has been modified, but remains objectionable and a deterrent to effective enforcement of many of the bill's provisions.

Senate approval of the bill is expected at once. House approval is expected soon after.

The bill will go to the President about the time this issue of the *Reports* appears—June 15th. He will have to sign it or veto it within 10 days thereafter.

Immediate action by consumers is imperative.

Write or wire the President at once.

DEMAND THAT S.5 BE VETOED.

CONSUMERS UNION of UNITED STATES, Inc.

A NON-PROFIT MEMBERSHIP ORGANIZATION OF CONSUMERS

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ESTABLISHED FEBRUARY 6th, 1936

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CONSUMERS UNION of United States was formed in response to a widespread demand for a technically competent, unbiased service for consumers which would be controlled by its members and responsive to their needs. It is operated on a strictly non-profit basis under the Membership Corporation laws of New York state. Its income is derived from members' fees and from small contributions made by members. It has no connection of any kind with any manufacturer, distributor or other commercial interest.

Consumers Union's own staff of technicians conducts many of the laboratory tests and investigations on which the ratings of products given in the *Reports* are based. The greater part of the testing, however, is done by Consumers Union's group of consultants—more than 200 specialists selected for their competence and freedom from commercial bias—in university, governmental and private laboratories.

Samples for test are in almost all cases bought on the open market and selected from as wide and representative a field as possible. Whenever time and the nature of the product allow, testing is done by actual use trials as well as by laboratory analyses.

For the guidance of those who wish to be assured that the goods they buy are made under satisfactory working conditions, supplementary labor reports are published regularly, based on information received from trade union officials and from manufacturers. These reports are entirely independent of the technical reports and do not affect brand ratings.

CONSUMERS UNION publishes two editions of the *Reports*—full and limited, both of which appear monthly. The full edition is twice the size of the limited and contains reports on many higher-priced products, as well as articles of a general nature, which are not carried in the limited.

Members receiving either edition receive also an *Annual Buying Guide* (full or limited)—a compact booklet giving all of the product ratings covered in the *Reports* and designed for quick reference in shopping.

Membership fees are \$3, including subscription to the full edition; or \$1, with subscription to the abridged edition. Reduced group membership fees are available to students, members of trade unions, consumer clubs, and other organizations. For details of these fees write to the Group Membership Department.

All members of Consumers Union have the right to vote on candidates for the Board of Directors and on resolutions on policy presented at the annual meetings. Members are urged to appear personally at these Membership Meetings, held in the spring of each year.

Properly utilized, membership in Consumers Union can show you how to make substantial savings on your purchases—from \$50 to \$300 or more a year in an average family; can protect you from injurious products, and enable you to go into the marketplace armed with the information you need for intelligent choices. It is Consumers Union's purpose to accomplish these ends for its members. Criticisms and suggestions from members will be welcomed.

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